**ENTERTAINMENT** / K4

**Jolens' RV**
like fortress
on wheels

**ACROSS** / A17

**Pesticide poisoning**
downs 79 people near
banana plantation

**BUSINESS** / B1

**Business confidence**
soars to 5½-year high,
says BSP survey

'Tis the season
to be swiping
with the best deals and
offers from Equitable
CardNetwork'

## Guimaras beer sales up; better days ahead?

E DI
MA-BOTENG
BALITA!

By Blanche S. Rivera

NUEVA VALENCIA, Guimaras—It has been a beer-y tough time for the people here, burp.

But beer-selling stores have certainly had a blast as sales went

GUIMARAS/ A9

PHILIPPINE DAILY
INQUIRER
BALANCED NEWS, FEARLESS VIEWS

Friday, December 1, 2006 ★★ 13 sections / Vol. 21 / No. 356 P18 website: www.inq7.net

## Buenaventura, ex-BSP governor, dies; 68

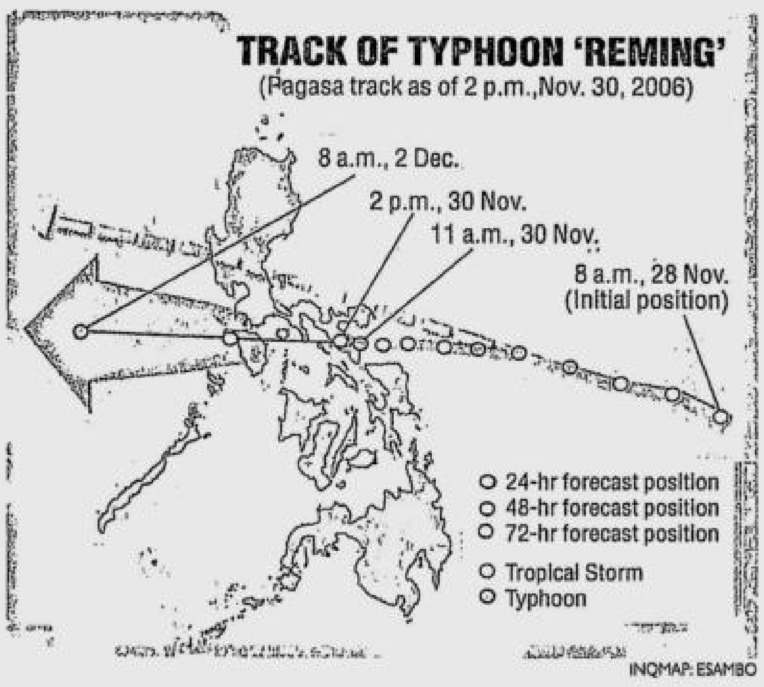
By Doris C. Dumlao
and Daxim L. Lucas

RAFAEL "PAENG" BUENAVENTURA, acclaimed world-class banker and banking regulator, died yesterday after a long bout with kidney cancer. He was 68.

BUENAVENTURA/ A10

# Supertyphoon batters Bicol

## 'Reming' veers toward Marinduque


TRACK OF TYPHOON 'REMING'
(Pagasa track as of 2 p.m., Nov. 30, 2006)

INQMAP: ESAMBO

**TIME'S ASIAN HEROES**
**INQUIRER founding chair Eugenia D. Apostol (center) and editor in chief Letty Jimenez-Magsanoc (left) receive their awards for being among Time's 60 Asian heroes, from Time's international editor Michael Elliott in Hong Kong in a ceremony celebrating 60 years of Time Asia.** AFP

By Norman Bordadora
*in Manila*
and Marlon Alexander Luistro
*Inquirer Southern Luzon*

SUPERTYPHOON "Reming" (international code name: Durian) is expected to miss Metro Manila early this morning by a whisker, but the weather bureau has advised local residents not to be complacent.

"The eye of the storm will not hit Manila, but definitely we will feel the effects of the typhoon," said Nathaniel Cruz, weather branch chief of the Philippine Atmospheric, Geophysical and Astronomical Services Administration (Pagasa).

The supertyphoon's wind circulation will affect areas within 200 kilometers of its center and its rains will affect areas up to 150 km from its eye, according to weather bureau data.

Reming, the strongest weather disturbance to hit the country this year, is expected to be in the vicinity of Marinduque early today and 120 km south-southwest of Metro Manila by this afternoon.

It had maximum sustained winds of 190 kph near the center and gusts of up to 225 kph, according to a Pagasa bulletin issued at 5 p.m. yesterday.

As of 4 p.m. yesterday, Pagasa said the eye of the supertyphoon was 40 km southeast of Pili, Camarines Sur. It was moving westward at 15 kph.

Reming made landfall in the southern part of Catanduanes between 7 a.m. and 8 a.m. with winds so strong it felt like there was an earthquake, said local residents, according to dzBB radio.

"You want to know how strong it is? We have a radar station in Virac. We had to close it down to keep it from getting damaged (when Reming made landfall)," Science Undersecretary Graciano Yumul said. "And (that station) is made of concrete."

The winds and rains toppled trees and electric posts and blew away tin roof sheets, sending de-

SUPERTYPHOON/ A9

## House to OK Cha-cha proposals next week

By Michael Lim Ubac

IT'S ALL SYSTEMS GO FOR THE convening of a constituent assembly (Con-ass) next week to amend the Constitution and pave the way for the installation of a one-chamber parliament.

The 10-member technical working group formed by President Macapagal-Arroyo and Speaker Jose de Venecia two weeks ago to draft constitutional amendments completed its task yesterday.

The "package of amendments" will be submitted to "all members of Congress" for debates and adoption next week, said Rep. Constantino Jaraula, the Speaker's point man in the Charter change (Cha-cha) drive.

"We approved it yesterday. The [draft] is with us," said Jaraula, who added that there was no need to submit the draft to Ms Arroyo.

"In fairness to the President, while she is supportive of Charter change, she's leaving it to Congress to craft the mechanics and substance. Her only concern, though, is for Congress to respect her term, which will end on June 30, 2010," Jaraula said.

Among the highlights of the proposed amendments are the postponement of the May 10, 2007, midterm elections to November, the immediate constitution of the interim parliament composed of the current members of Congress after the February/March plebiscite, and the full shift to a unicameral parliamentary system by 2010.

Despite the senators' skepticism over the prospects of Charter change at this time, Represen-

HOUSE/ A8

## Makati business group wants Cha-cha shelved

By Juliet Labog-Javellana
and Ronnel W. Domingo

THE MAKATI BUSINESS CLUB yesterday called for the shelving of Charter change (Cha-cha) until after next year's midterm elections, saying the strong optimism on the economy had yet to result in "a significant and more dramatic" increase in investments and incomes.

"We believe that continuing to insist on Charter change now greatly imperils the country's chances of translating the economic gains achieved so far into meaningful improvements in our people's welfare," the MBC, a vocal critic of the Arroyo administration, said in a statement.

The group—composed of over 800 chief executive officers and senior executives representing almost 450 of the largest corporations in the Philippines—described the Constitution as "an almost sacred document that must not be trifled with."

"Any amendment or revision, therefore, should be done only with intelligent and well-informed analyses and debates and the genuine participation of our people and their representatives," it said.

At the Senate, Majority Leader Francis Pangilinan said he and his colleagues were discussing two strategies on how to confront the constituent assembly (Con-ass) that the House planned to convene on Dec. 6 to tackle Charter change and force the installation of a unicameral parliamentary form of government.

"Yes, informally the senators are discussing what our strategy will be precisely because we are involved in this matter," he said.

Pangilinan said the Senate would either file a petition at the Supreme Court as soon as the

MAKATI/ A8

## Around the world in 78 days for Aussie couple on wheels

By Tessa R. Salazar

JULES VERNE MAY HOLD THE FICTIONAL title of having Phileas Fogg travel around the world in just 80 days in a hot air balloon. But a real Australian couple went around the globe in 78 days on wheels.

John and Ellen Taylor are in the country until Dec. 7 for a series of fuel economy clinics in Manila, Cebu and Davao.

John Taylor, a breast cancer survivor, and Ellen, who came from a poor family, made it to the 2007 Guinness Book of Records for the most fuel-efficient trip around the world in a standard land vehicle running on gasoline.

This is the first entry of its kind in the Guinness records. And the couple said the feat was not a breeze. They related how they survived cyclones, flash floods, treacherous mountain passes, snowed-out roads, and just about every kind of rush hour traffic in major cities, such as London, Milan and Karachi.

AUSSIE/ A10

CONTRIBUTED PHOTO

**JOHN and Ellen Taylor, who made it to the Guinness Book of Records for their trip around the globe, are in the Philippines for a series of clinics on fuel economy.**

## 1 killed, 5 hurt in PNP doctor's shooting frenzy

AN IRATE POLICE DOCTOR WHO WAS DEmoted for allegedly fondling women recruits went into a shooting frenzy inside Philippine National Police headquarters, leaving one person dead and five wounded before he himself was shot, officials said yesterday.

Chief Insp. Renato Poscablo, a PNP physician, walked late Wednesday into the Camp Crame multipurpose hall where officers had gathered for the 13th anniversary celebration of the PNP's health service.

1 KILLED/ A21

## 45-nation Asian Games opens today in Doha

By Teddyvic S. Melendres
*Sports Editor*

DOHA, QATAR—A RAW, TOtally overmatched Philippine baseball team ran into a Japanese side bristling with big bats late Wednesday and was blown out of the ballpark, 17-2, as the Filipinos began their bid for medals on the wrong foot in the 15th Asian Games here.

Hours before the Philippines was formally welcomed to the Games with the raising of the national flag at Athletes' Village, the Filipino batters heaved, sighed and finally wilted in the fifth inning at the Al-Rayyan Baseball-Softball Stadium.

Victory for the all-amateur Japanese took just 70 minutes to complete, the game being called at the bottom of the fifth inning on account of the 10-run mercy rule. By that time, the inexperienced Filipinos were already 15 runs behind.

15TH ASIAN GAMES
DOHA 2006

**BOWLING legend Paeng Nepomuceno will carry the Philippine flag in the Asian Games opening ceremony at the Khalifa Stadium in Doha.**

Despite the defeat, Filipino athletes have much to look forward to in the 45-nation Games that will stage today what the organizers touted as a massive crossover opening ceremony for the biggest sporting event ever in the Middle East.

In another game, China scored seven runs on nine hits off Ernesto Binarao in the second and third innings and then used them as a cushion to scuttle the Philippines, 15-4, late last night at the Al Rayyan Baseball-Softball Stadium here.

The setback was the second straight for the embattled Filipinos, who made it here because they are the Southeast Asian Games champions.

In all, Chinese batters, who added six more runs at the top of the fifth inning, jolted Binarao and relievers Charlie Labrador and Darwin de la Calzada with 17 hits in a complete demolition of the hastily

45-NATION/ A21

**WEATHER FORECAST**

FORECAST: The southern Luzon will experience stormy weather. The rest of Luzon and northern and eastern Visayas will have rains and gusty winds with moderate to rough seas. The rest of the country will have mostly cloudy skies with scattered rainshowers and thunderstorms.

COMPILED BY KATE PEDROSO, INQUIRER RESEARCH/11/30/06 SOURCE PAGASA

# Second FRONTPAGE

E-mail: pr_news@inquirer.com.ph

Text us your feedback: inquirer news name/age/city/message to 2207 (Globe) or 283 (Smart)

| | | | |
|---|---|---|---|
| Metro Manila | Stormy | Iloilo/Bacolod | Rains |
| Baguio | Rains | Roxas | Stormy |
| Tuguegarao | Rains | Cebu | Rains |
| Laoag | Rains | Tacloban | Cloudy with Rains |
| Clark Zone | Cloudy with Rains | Gen. Santos | Cloudy with Rains |
| Tagaytay | Stormy | Zamboanga | Cloudy with Rains |
| Legazpi | Stormy | Cagayan de Oro | Cloudy with Rains |
| Calapan | Stormy | Davao | Cloudy with Rains |

## CHIEF JUSTICE DERBY

# Kiko wants Miriam, 5 justices out of race

**By Juliet Labog-Javellana and Armand N. Nocum**

SENATE MAJORITY LEADer Francis Pangilinan yesterday said he would push for the disqualification from the race for Chief Justice of the five incumbent justices who refused to submit to public interviews by the Judicial and Bar Council on Wednesday.

Pangilinan, ex-officio member of the JBC which screens nominations to the judiciary, said he would ask the JBC at its meeting on Monday to disqualify the five justices, reopen the nomination process and stick to the new rule of requiring public interviews of the nominees.

He said the JBC had two options: To declare a failure of the nomination process and reopen the nomination, or to waive the requirement of a public interview and proceed to consider the nominations of the six candidates to replace Chief Justice Artemio Panganiban who is retiring on Dec. 7.

**PANGILINAN**

Pangilinan, who proposed that Chief Justice nominees undergo public interviews for transparency, said the 8-member JBC would have to vote on these two options.

"Based on our rules, if nominees do not show up for the interviews they would no longer be included in the short list. Rules are rules—they should apply to all," Pangilinan, who represents the Senate in the JBC, said.

Senior Associate Justices Reynato Puno, Leonardo Quisumbing, Angelina Sandoval-Gutierrez, Consuelo Ynares-Santiago and Antonio Carpio, all automatically nominated by virtue of their seniority in the high court, did not show up for the interviews.

Sen. Miriam Defensor-Santiago, the sixth nominee, appeared for her interview but decided not to go through with it after the other candidates failed to show up.

But in an interview on Wednesday, Quisumbing maintained there was no constitutional basis to compel candidates for Chief Justice to undergo public interviews by the JBC.

"I think there is a provision in the Constitution that justices are required to be interviewed. [But] I did not see anything about the Chief Justice [having to be] interviewed," he said.

Quisumbing said the Chief Justice candidates discussed their decision not to appear for the JBC's public interview with their colleagues in the Supreme Court during their regular session on Tuesday.

"These things were discussed when the Chief Justice [Artemio Panganiban] opened the topic. But up to now, I have not received a formal resolution. I don't even know if it is necessary," Quisumbing said.

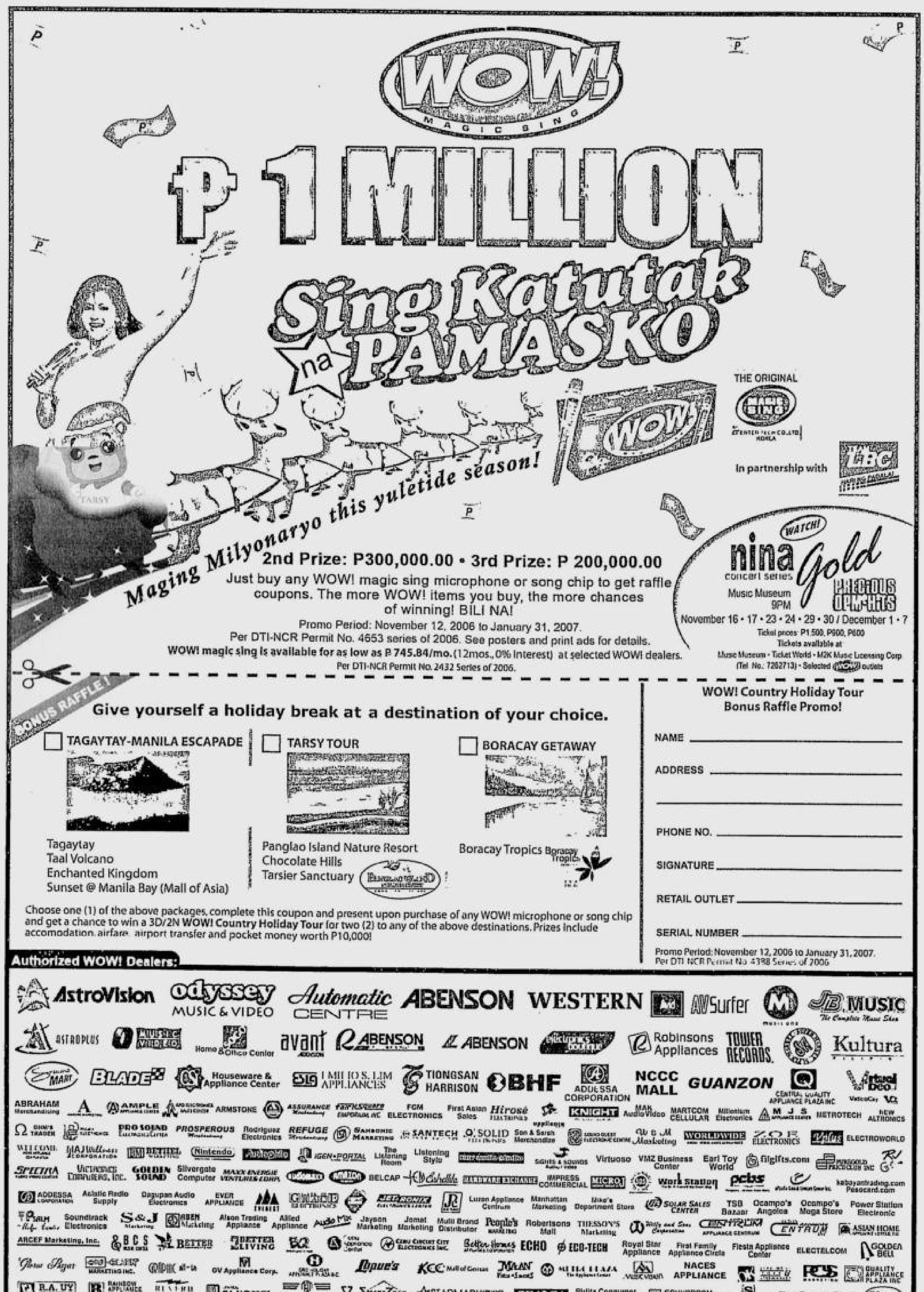
Besides, Quisumbing said, the 30-minute interview per Chief Justice candidate was too short and inconclusive.

"Better to base [our qualifications] on our written records and opinions," he said.

Pangilinan said that if the justices continued to refuse to submit to the interviews, they might be replaced by candidates who are judicial outsiders like Defensor-Santiago.

**TOP SCOUT**

President Macapagal-Arroyo flashes a smile and the Girl Scout sign along with some of the 298 Girl Scout awardees in Malacañang. The awards program recognizes senior and cadet scouts who have rendered outstanding service to their communities. RENY PAMPOLINA/PCPO



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## HUMAN SMUGGLING

# Barbers seeks probe of immigration men

**By Michael Lim Ubac**

AN ADMINISTRATION LAW maker yesterday made public a list of alleged racketeering officials and employees at the Bureau of Immigration.

Surigao del Norte Rep. Robert Ace Barbers showed reporters a list of BI personnel allegedly behind human smuggling at the Ninoy Aquino International Airport and the Cebu International Airport.

Barbers, who last month exposed a "deportation for sale" racket at the BI in two privilege speeches, urged Justice Secretary Raul Gonzalez to place the erring BI personnel under preventive suspension as an inquiry into the anomalies gets underway next week.

"I urge Secretary Gonzalez to immediately effect their preventive suspension pending the investigation being conducted by the Department of Justice, so that these people will not be able to influence or threaten witnesses and destroy evidence," Barbers said.

Barbers had earlier named three BI commissioners—Teodoro Delarmente, Jose Cabochan and Roy Almoro—as the ones who had authorized the deportation May 5, 2005, of Vo Van Duc, a Vietnamese-American wanted in the United States for being a "terrorist suspect."

Duc had been detained in the country since 2001.

Barbers, a member of the Lakas-CMD coalition, said that aside from the BI officials, their alleged civilian cohorts at the Naia should also be investigated, namely, Jun Berberabe, Rico Pedrealba and a certain Vincent.

"(The three) are allegedly involved in illegal trafficking at Naia, specifically escorting aliens with fake visas," Barbers said, adding that two others—a certain Gerry Roxas and a certain Ferdie Balbuena—were the alleged fronts of the syndicate in Cebu.

Barbers said the authorities should go after these persons in light of the Asean leaders' summit to be held in Cebu and its environs this month.

"I just hope that none of the illegal aliens this Rosas and Balbuena allegedly smuggled into the country were terrorists who will disrupt the summit," Barbers said.

Barbers also mentioned a certain Alex Fernandez who was allegedly deeply involved in shaking down suspected Japanese Yakuza members attempting to enter the country.

Barbers said suspected Yakuza members are required to submit to inspection for tattoos and other body markings.

"If the immigration agents find any tattoos, they threaten the Japanese nationals with deportation unless they pay at least P50,000, or 30 *lapad* in Japanese money," Barbers said.

In his privilege speech on Nov. 30, Barbers described the BI as "the biggest organized crime syndicate in the country" headed allegedly by the highest officials of the agency.

# Pia won't vote for accord

**By TJ Burgonio**

SEN. PIA CAYETANO HAS SIGnaled she will not vote for the ratification of an economic agreement between the Philippines and Japan, noting that Malacañang had exerted "no effort" to study the deal's implications on the people's health and the environment.

"In the absence of a thorough assessment of the health, environmental and social costs of the Japan-Philippine Economic Partnership Agreement, it wouldn't be correct to conclude that the agreement would genuinely benefit our country and our people," she said in a statement.

The JPEPA, which had created a furor over its proposed zero tariff on wastes that environmentalists claimed would give Japan leeway to export hazardous wastes to the country, was transmitted to the Senate for ratification Nov. 20.

The trade committee, chaired by Sen. Manuel "Mar" Roxas II, has conducted two public hearings on the impact of the agreement on trade and the economy.

Cayetano, chair of the committees on environment and health, had hosted a forum among non-government organizations on the implications of the JPEPA provision seeking zero tariffs on so-called recyclable goods.

Cayetano warned that the JPEPA could allow the freer entry of electronic waste or e-waste into the country and that Japan was taking steps to establish a network of international recycling zones around Asia among poor countries where enforcement of environment laws was weak.

# Noli dares Loren to press election protest

VICE PRESIDENT NOLI DE CASTRO has challenged former Senator Loren Legarda to press her election protest against him and drop plans to run for senator next year.

"I would rather that former Senator Legarda continue her electoral protest against me until its final resolution," De Castro said through his lawyer, Romulo Macalintal. "Unfortunately, under established jurisprudence on the matter, if Loren files her certificate of candidacy for any elective post in the coming 2007 national and local elections, her current electoral protest would be dismissed outright for being moot and academic.

De Castro said he saw in the electoral protest "a venue through which I can vindicate my name."

Macalintal issued the vice president's statement in response to Legarda's claim that cheating marred the 2004 elections.

He said it was "uncalled for and an insult to the Filipino electorate for Ms Legarda to say that the Filipinos should have the mindset that the administration will cheat again in the 2007 elections if given the chance."

"Knowing that Loren will run in 2007 anyway, we have been asking that the protest be dismissed so as not to waste valuable time and resources. But for obvious reasons, it would be politically expedient to keep this baseless protest alive until immediately before the 2007 elections," added Macalintal.

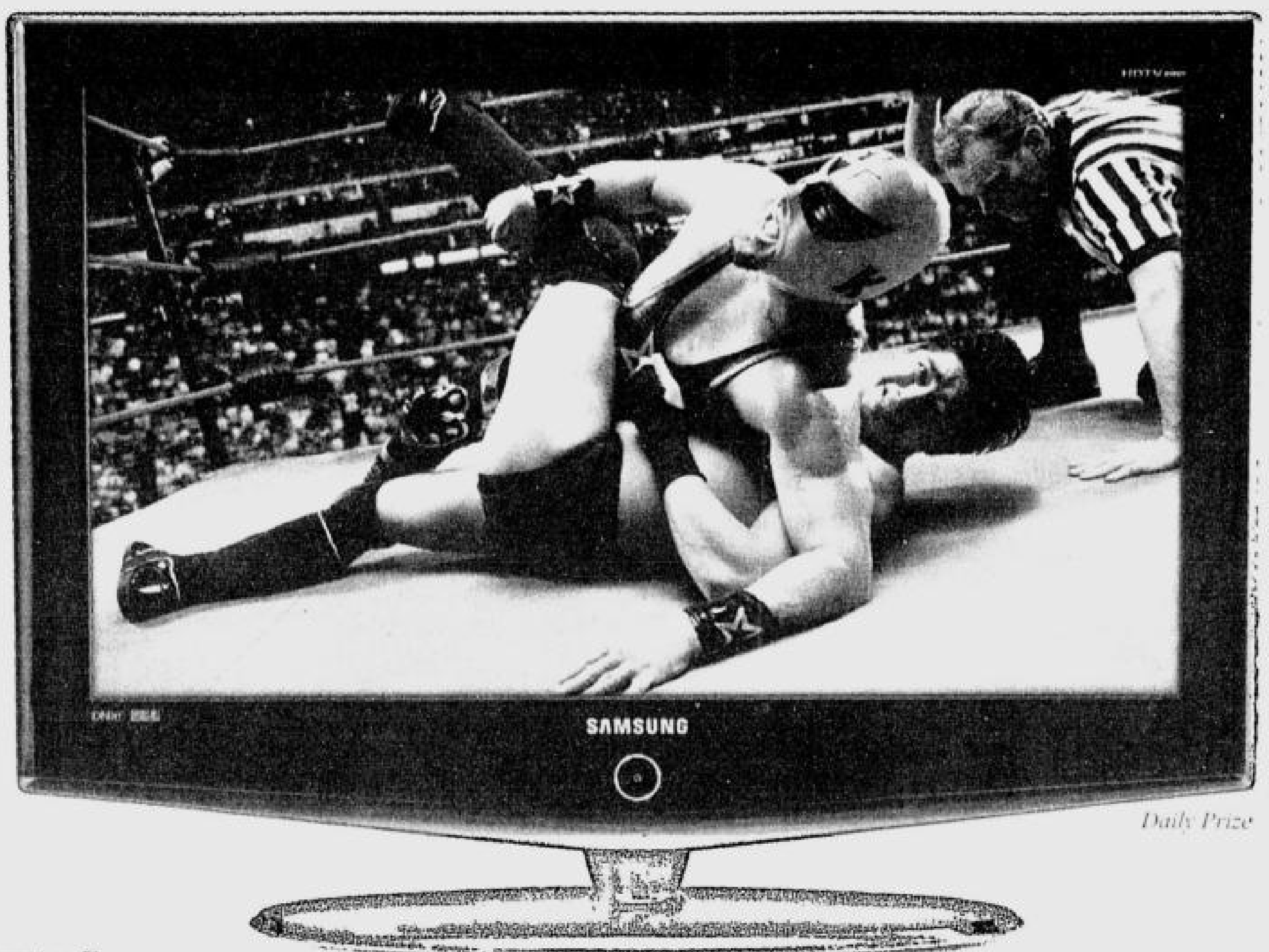
Macalintal said the evidence presented by Legarda during her latest press conference were not even used in the 2004 elections.

Despite a previous gag order issued by the Presidential Electoral Tribunal directing Legarda and De Castro and their lawyers to refrain from making self serving claims on the status of the case, Legarda continued to make press statements.

Macalintal said De Castro has no other recourse but to respond to the statements.

LEGARDA

DE CASTRO



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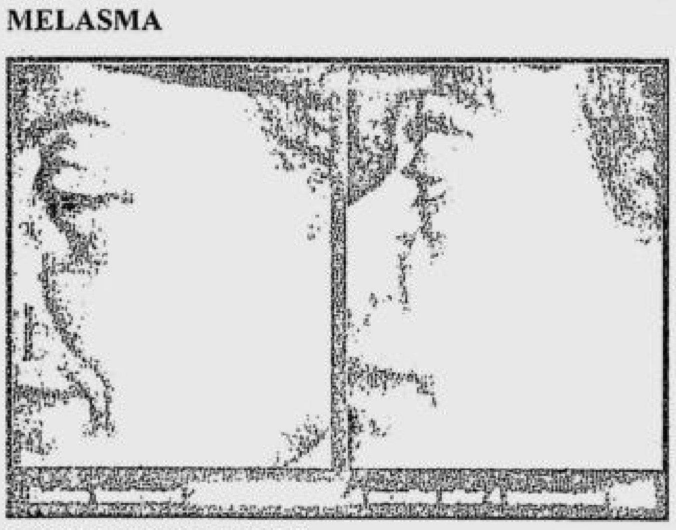
MELASMA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ACNE SCARS

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Compare your most recent photo with an old one taken 10 years ago. Notice the difference? Eight out of ten women would say they wish they can erase lines and wrinkles on their faces, lighten acne scars and some other dark areas or correct flaws on their skin. After all, who wouldn't want to restore that fresh, soft, smooth, healthy skin of one's youth?

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Fraxel Laser Treatment works by producing thousands of deep, tiny columns in your skin, known as microthermal treatment zones. Unlike ablative lasers that remove the top layer of skin, Fraxel is "fractional" in that it intensively treats old epidermal pigment cells, a very small fraction of the skin at a time, without affecting any of the surrounding tissue. This creates a unique wound-healing response by sparing healthy tissue. Hence, healing time is reduced and it promotes the skin's natural process to create new, healthier tissue to replace the damaged cells.

Women today have become more demanding. They want treatments to be natural and they want it with as little recovery time and maintenance as possible. FDA-approved, Fraxel's superior results are often compared to the results of ablative laser peels like CO2 laser resurfacing but minus the pain and long healing process. Patients can apply make-up immediately after the treatment. The treatment is typically well-tolerated and feels like slight pin-prick sensations. A topical anesthetic cream is applied prior to the treatment to allay any initial discomfort.

A water-soluble blue tint is also applied to the treatment area to increase the contrast of tiny folds in the skin's surface, allowing the Fraxel laser handpiece to precisely read the discreet contours of the treatment area. The Fraxel handpiece is gently guided across the skin like an airbrush, painting micro-treatments beneath the surface of your skin. After the treatment, the blue tint and the anesthetic ointment are washed away.

Fraxel promises results you can see and feel straight away. It dramatically improves skin texture and pore size, erases unwanted brown spots and uneven pigmentation problems and smoothes away wrinkles even around the eyes. It also rejuvenates your neck, chest and hands, delicate areas often ignored, yet are the most revealing tell-tale signs of aging. Treatments average about 30 minutes. Side effects are generally mild and tend to consist of swelling and a mild sunburn sensation. The swelling usually subsides after a day or two while the pinkish tone fades over several days. This is a normal sign that the skin is deeply healing, that there's new collagen growth and good blood circulation. Over the following weeks and months, the body repairs the deeper dermal tissues that have been affected by the Fraxel treatment, producing longer beneficial changes associated with a healthy, youthful appearance.

Each Fraxel Laser Treatment targets between 15 and 25 percent of the skin's surface. Clinical studies suggest that on average, an effective treatment regimen is up to 5 sessions spaced about 3 to 4 weeks apart. Fraxel produces a gradual remodeling of collagen under your skin's surface so results are immediate and progressive. You can see a marked difference even after the first treatment. Optimal improvement is usually visible in about 2 to 3 months and will continue depending on your skin care maintenance and lifestyle.

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# Hypertension Control and Affordable Medicines

## *In the interest of truth*

***A sincere corporate commitment, not marketing scheme, a strong partnership with the medical community and the patients' adherence to their treatment regimen can help control hypertension in our country.***

Hypertension remains a widespread problem in the Philippines. Its complications like heart attack, stroke and kidney failure contribute greatly to making it a leading cause of thousands of disabilities and deaths of many in their prime.

There are an estimated 7 million hypertensive Filipinos. Many heart experts lament that about 90% are inadequately treated simply because, among others, they cannot afford their medications.

### CONCERN FOR PATIENTS... OR A MARKETING SCHEME?

Pfizer's Amlodipine besylate is the largest selling antihypertensive drug in the Philippines with sales of P1.268 billion from August 2005 to September 2006, representing about 26.6 million tablets priced at P44.75 for 5mg and P74.75 for 10mg per tablet.

Although Pfizer came out with a patient program offering a 50%-discount, only a number of patients can avail of it. If Pfizer were truly sincere about its concern for patients, it should have:

**a)** not implemented a 20% price increase prior to announcing the 50% discount scheme;
**b)** not made the scheme available to only a limited number of patients.

NORVASC™ PRICE INCREASE HISTORY

BEFORE AMVASC LAUNCH:

| FORMAT | NOV 05 | MARCH 06 | % INCREASE |
|---|---|---|---|
| NORVASC™ 5 MG | 36.25 | **44.75** | 23% |
| NORVASC™ 10 MG | 62.50 | **74.75** | 20% |

Source: Mercury Drug Price as of March 2006

AMVASC VS NORVASC™ PRICING

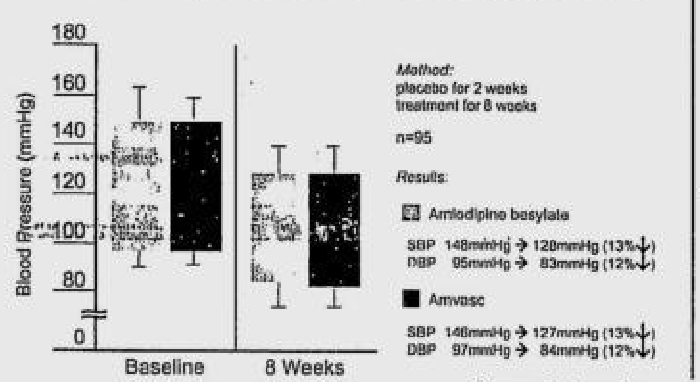
| BRAND | PRICE | PRICE DIFFERENCE |
|---|---|---|
| NORVASC™ 5 MG | **44.75** | **60%** |
| AMVASC 5 MG | 17.50 | |

Source: Mercury Drug Price as of November 2006

There is a perception that this is only a temporary marketing scheme to project Pfizer's Amlodipine as cheaper by 50%. This perception is also spawned by the fact that Pfizer made an unprecedented 20% price increase prior to implementing their discount program, in a preparatory move to roll out their discount scheme to shut off competition.

Is Pfizer's discount program just a clever marketing scheme to preempt the introduction of the new brand AMVASC which is 60% less in retail price?

**Achieves Equivalent BP Lowering Effect**



Source: Data on file

***Stability & Safety***

✧ *Stability at 55°C, 50 · RH*

| Compound | Initial | 2 weeks | 4 weeks |
|---|---|---|---|
| *Amlodipine Besylate* | 1.000 | 0.996 | 0.993 |
| *Amlodipine Camsylate* | 1.000 | 1.000 | 1.000 |

✧ *Acute Toxicity of Salts from Published Data*

| Salts | $LD_{50}$ | Reference |
|---|---|---|
| *Besylate* | 890mg/kg in rat, oral | CAS 88-11-3<br>RTECS DB4200000 |
| *Camsylate* | 2,502mg/kg in mouse, sc | CAS 3144-16-9<br>RTECS DB1550000 |

**Amlodipine camsylate and Amlodipine besylate have similar safety profiles.**

Source: Data on file

If Pfizer is sincere in its desire to bring down the cost of Amlodipine so as to benefit a greater number of patients permanently, **A DIRECT AND ACTUAL PRICE ROLLBACK** should have already been done by the company.

### THE TRUTH ABOUT THE 2 AMLODIPINES

AMVASC (Amlodipine camsylate) is the latest antihypertensive being marketed by Therapharma, a division of Unilab. The company has long been advocating Pharmacoeconomics, which means delivering quality affordable cardiovascular and anti-diabetes medicines to all Filipinos.

Contrary to Pfizer's claims, AMVASC (Amlodipine camsylate) has been shown in well-designed scientific studies to be as effective and safe as Amlodipine besylate.

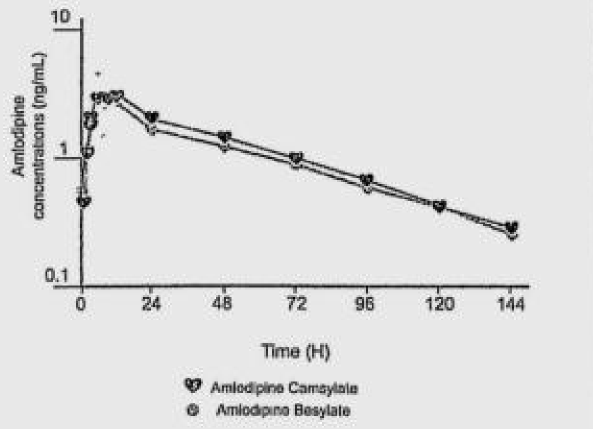
AMVASC has passed the stringent evaluation of our Bureau of Food and Drugs (BFAD) and has been shown to be bioequivalent as Amlodipine besylate. Thus, it is a pharmaceutical alternative to Amlodipine besylate. It also conforms to international guidelines such as the US FDA, European Medicines Agency, and the ASEAN guidelines all of which state that a bioequivalence study is the widely accepted means of demonstrating therapeutic equivalence of two drugs.

Furthermore, the 20th edition of The Science and Practice of Pharmacy by Remington, a standard textbook reference on salts used by pharmacy students states that "the salts do not change the intrinsic properties of the active agent".

Both AMVASC and Amlodipine besylate contain the same active ingredient (Amlodipine), but with different salts. These have shown comparable chemical stability and safety. Therefore AMVASC and Amlodipine besylate are comparatively safe clinically.

**AMVASC Bioequivalence Data**

Amvasc is bioequivalent to the innovator



Park, JY et al. Randomized Open-Label, Two-Period Crossover Comparison Of the Pharmacokinetic and Pharmacodynamic Properties of Two Amlodipine Formulations in Healthy Adult Male Korean Subjects. Clin Ther 2004 20 715-721

**Therefore the change of salt does not change the efficacy, safety and overall clinical value of Amlodipine. But it does change the cost, making AMVASC 60% more affordable than Amlodipine besylate.**

### PHYSICIANS STILL DECIDE THE BEST CARE

The Filipino physicians are in a better position to evaluate and decide whether AMVASC may be substituted for Amlodipine besylate. The right of the Filipino patients, with the advice of their physicians, to choose the best antihypertensive drug/s suited to their condition and finances must always be respected.

Note: Amvasc and Norvasc™ are prescription products and should only be strictly taken upon doctor's advice.

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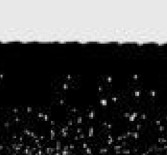

*"Alay sa Pilipino, Mula sa Pilipino"*

Naked Truth: Animals Don't Belong in Zoos
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**NAKED CAPTIVE**

**Star awards best drama Actor Diether Ocampo poses naked against a backdrop of zebra stripes to dramatize the campaign of People for the Ethical Treatment of Animals (Peta). The animal rights group has used naked photos of celebrities to draw attention to animal rights.**

RYAN LIM

# DOLE: Double pay for Boni Day work

EMPLOYEES WHO REPORT FOR work today, a nonworking holiday, will receive double pay, the Department of Labor and Employment said yesterday.

Labor Undersecretary for Employment Danilo Cruz issued the pay guidelines after President Macapagal-Arroyo declared yesterday Nov. 30, Bonifacio Day, a working day but made today a nonworking holiday to allow employees to enjoy a long weekend.

Cruz said those who worked yesterday received regular pay while those who shall work today will get holiday pay.

Aside from receiving double pay, an employee who works in excess of eight hours today shall receive an additional 30 percent of his hourly rate (or 200 percent of his regular wage divided by 8) for each overtime hour worked.

If today is an employee's rest day but he still reports for work, he shall receive 260 percent of his regular pay; but if he works more than eight hours, he shall also receive an additional 30 percent of his hourly rate (260 percent of his wage divided by 8) per hour.

*Jerome Aning*

# US hospital boom a boon for RP nurses

**By Jerome Aning**

SOME 41,500 NEW NURSING GRADUATES prepare to take their licensure examination this weekend as the scandal of last June's leak-tainted exam ebbs and reports of a hospital boom in the United States foretell huge increases in world demand for nurses.

The Trade Union Congress of the Philippines yesterday said new Filipino nurses can count on greater opportunities in the United States, where more than 800 new hospitals will be put up over the next six years. Most of the new hospitals will be built in six states—California, Colorado, Florida, Georgia, Texas and Virginia—and would add up to 200,000 more beds by 2012, according to TUCP secretary general Ernesto Herrera.

The former senator made the statement as the new batch of Filipino nursing graduates, including repeaters, get ready to take the Professional Regulatory Commission-administered nursing licensure exam tomorrow and Sunday.

Reports of test leaks had delayed the oathtaking of the last batch of successful examinees. Those found to have benefited from the leak were ordered by the Court of Appeals last October to retake the exam this December.

Filipino nurses comprise one of the biggest professional groups of overseas Filipino workers.

According to the US National Council of State Boards of Nursing, a total of 10,290 Filipino nurses sought jobs in America in the nine months to September this year alone.

## Nurses' exodus

More than 100,000 Filipino nurses have left the country since 1994, with 57 percent of them going to Saudi Arabia, 14 percent to the US and 12 percent to the United Kingdom. The rest went to Libya, the United Arab Emirates, Ireland, Singapore, Kuwait, Brunei, Japan and the Nordic countries, according to the Philippine Association of Medical Colleges.

Herrera said TUCP would continue to be an aggressive backer of the country's nurse practitioners. The labor group has been pushing the deployment of Filipino nurses to lucrative job markets overseas, saying professionals have the right to take their skill to where it would get the greatest reward.

Citing a survey by the American Hospital Association and construction data from the global business information consulting firm Reed Elsevier Group plc, Herrera said about 20 percent of the new hospitals would be established in just two states, California and Florida.

"California and Florida are popular retirement havens for American baby boomers. Apart from this, the two states are also being swamped with Hispanic migrants," he pointed out.

He stressed that the data on new US hospitals do not yet include new medical office buildings, mainly put up by health maintenance organizations, and nursing homes for the aged, that invariably require more registered and vocational nurses, physical therapists and other caregivers.

Some 78 million American baby boomers—or those born between 1946 to 1966—now comprise 26 percent of the 300-million US population. The oldest baby boomers are turning 60 this year, and Herrera said they are starting to strain the American health care system.

In 1990, Americans visited healthcare providers at a rate of 2,900 appointments per 100,000 population. This increased to 4,256 visitations in 2005.

Meanwhile, Japan is opening its doors to migrant workers, particularly in its similarly straining health sector. In the past two months, Japan has offered economic deals with the Philippines and Indonesia that would allow over a thousand nurses and caregivers to work there.

# Miriam test reset

THE ENTRANCE EXAMINATION OF MIRIAM College scheduled on Dec. 2, Saturday, has been moved to Dec. 10, Sunday, because of expected inclement weather conditions, according to admissions coordinator Christine Joy I. Rivero.

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# Bill to protect Verde Island marine area

**By Philip C. Tubeza**

THE HOUSE COMMITTEE ON natural resources has approved a bill declaring as a protected area the Verde Island Passage between Mindoro and Batangas, which reportedly contains the largest concentration of marine life in the world.

Batangas Rep. Hermilando Mandanas said the committee passed House Bill 5919 declaring the Verde Passage Marine Corridor. It will soon be presented for plenary approval.

Mandana said legislation was needed to protect the area since Southern Luzon was fast becoming an industrialized region with power plants, oil refineries, ports, mills and other facilities now fronting Verde Island and Verde Passage.

The best measure to balance industry and environmental preservation would be sustainable development and protection of this marine corridor via legislation, Mandanas said.

The Verde Passage Marine Corridor, which covers approximately 100 sq. km., encompasses the coastal areas, islands and marine waters within the provinces of Batangas, Marinduque, Mindoro Occidental, Mindoro Oriental and Romblon.

This marine corridor lies in the heart of the Sulu-Sulawesi Seascape, straddling the Indo-Malaya-Philippines Archipelago, which occupies an area of 900,000 sq. km. and supports about 40 million people.

The seascape is at the heart of the coral triangle which accounts for 50 percent of the world's coral reefs and is recognized as the center of the highest concentration of marine biodiversity in the world, with Verde Passage being home to 1,736 overlapping marine species.

He said the bill, which he co-authored with Rep. Leovigildo Banaag, has also received the support of the Department of Environment and Natural Resources, the Department of Tourism and the provincial government of Batangas.

Meanwhile, Mandanas lauded First Gen Corporation, the owner of a power plant operating in Batangas Bay, after it pledged $1 million in aid for the protection of Verde Island and Verde Passage.

He urged other stakeholders to manifest the same corporate social responsibility as First Gen Corporation.

Environmentalists had called for Verde Passage to be declared as a particularly sensitive shipping area. This would mean that stricter maritime safety standards will be imposed on vessels using the passage.

A World Wide Fund for Nature-Philippines map shows that international and domestic sea lanes overlap with priority marine conservation sites.

A tripartite partnership of First Philippine Conservation Inc., Conservation International-Philippines and First Gen Corp. started the Verde Island Integrated Conservation and Development Program in 2004 to eliminate destructive activities in the passage and promote the area as a prime tourist destination.

# Military has best minds to run DOTC—Mendoza

**By Gil Cabacungan Jr.**

PRESIDENT MACAPAGAL-ARROYO has filled up the Department of Transportation and Telecommunications with former military and police officers because they have the "best minds" to run what is basically a law enforcement agency, according to Secretary Leandro Mendoza, himself a former military man.

Defending the President from criticism that she has "militarized" many line agencies, the DOTC secretary also admitted that the military background of the DOTC leadership came in handy in snuffing out the plot to oust the President in February by coordinating "restraints" on broadcast media.

Revealed Mendoza: "We were able, in the February incident, to establish close coordination with the KBP (Kapisanan ng Brodkaster sa Pilipinas) and with the networks themselves. We agreed there should be some restraints in making inflammatory statements that might generate violence, and they agreed," said Mendoza, who served as PNP chief from January 2001 to June 2002.

The DOTC has been cited by critics as the most "militarized" among the government agencies with five ex-soldiers and policemen heading critical posts—Mendoza, former police chief Roberto Lastimoso (director of the Metro Rail Transit Corp.), retired Brig. Gen Angel Atutubo (assistant general manager for security of the Manila International Airport Authority), former police superintendent Reynaldo Berroya (acting chief Land Transportation Office) and former police director Thompson Lantion (chair of the Land Transportation Franchising Regulatory Board).

"You talk of telecommunications, the best minds in the communications sector are people in the military. I was talking with the commissioners yesterday, they are all lawyers. They tell me they consult retired generals when there are technical problems. Expertise is also being provided by retired military and police officials," said Mendoza in a briefing in Malacañang.

Despite many military and police men in the agency, Mendoza denied that this could be considered militarization.

"They are retired and they are civilians. The department is a law enforcement agency, a regulatory body and its agencies were headed by retired military officials even before (Arroyo's time)," said Mendoza.

"We have engineers, we have non-military personnel building airports operating our ports," said Mendoza.

## THE DAILY GOSPEL

Friday, December 1, 2006
34th Week in Ordinary Time

**1st Reading:** Rev 20:1-4, 11-21:2
**Gospel:** Luke 21:29-33

Jesus said to his disciples, "Look at the fig tree and all the trees. As soon as their buds sprout, you know that summer is already near. In the same way, as soon as you see these things happening, you know that the kingdom of God is near. Truly, I tell you, this generation will not pass away, until all this has happened: heaven and earth will pass away, but my words will not pass away."

**Commentary**

The visions are elaborate, detailed, and symbolic: evil will be destroyed. The dead will be raised, judged before life; the old earth will pass away; there will be second deaths of judgment and there will be a new heaven and a new earth. What will they be like? We only know that holiness will prevail and it will be born of God. Is it close? Jesus says to look at the fig tree, every tree-watch the signs. Is God near? God is always near and every year there is judgment and newness of life. One day there will be ultimate justice and redemption. But for this year, do we belong to God?

*Claretian Publications Inc., 8 Mayumi St., UP Village, Diliman, Quezon City, UP P.O. Box 4, Diliman, 1101 Quezon City; Tel.: 921-3984; Fax: 921-7429; E-mail: cci@claret.org; Websites: http://www.bible.claret.org (Claretian Publications Inc.) & http://missionaries.claret.org (Claretians in the Philippines)*

# PNR plans to sell P5B in assets, retire 1,000

**By Christine O. Avendaño**

THE CASH-STRAPPED PHILIPpine National Railways expects to be financially viable in two years after it disposes of more than P5 billion in assets and retire some 1,000 employees.

At a Palace briefing, PNR General Manager Jose Ma. Sarasola II said yesterday these measures were needed given the PNR's poor financial standing. It has debts amounting to P17 billion.

"We are losing P250 million a year in direct costs," Sarasola told reporters, noting that more than 80 percent of operation costs goes to the salaries of its 1,600 employees.

A rationalization program will be implemented next year with the PNR offering early retirement packages amounting to P300 million to employees, Sarasola said.

He said the railway agency hopes to cut down to 588 the current number of employees, whose average age is 60 years old.

Sarasola also said that the national government would shoulder for the meantime the P859 million in GSIS remittances that PNR owes to its employees for the past 18 years.

The Department of Budget, he said, will pay the amount to the GSIS before the end of the year.

Sarasola said the PNR aims to pay back the national government from the more than P5 billion in assets that it intends to dispose of starting next year.

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Business Can be simple

# Senator won't let PCGG exec off the hook

**By TJ Burgonio**

IN A SIGN THE ANIMOSITY BETWEEN them was far from over, Sen. Juan Ponce Enrile yesterday sought the head of Commissioner Ricardo Abcede for making himself scarce at the Senate hearings on next year's budget of the Presidential Commission on Good Government (PCGG).

Enrile expressed his displeasure over the absence of Abcede even as he praised PCGG Chair Camilo Sabio and the other commissioners for appearing for the Senate's interpellation of the agency's proposed 2007 budget.

Enrile had tangled with Abcede over the alleged losses of Philippine Communications Satellite Corp. (Philcomsat), a sequestered company of which the senator was a founding shareholder. Enrile had threatened to sue Abcede over his tirades against the senator.

"This representation noticed that for several days, we've been hearing the budget of PCGG. All the other commissioners attempted to be present, but this gentleman who was vocal, very talkative in the media seems to be reluctant, afraid to appear here to answer questions," Enrile said, referring to Abcede.

Sen. Franklin Drilon, who defended the PCGG budget as chair of the finance committee and who spoke in behalf of the agency's officials during interpellation by his colleagues, said even Sabio was not aware of Abcede's whereabouts.

## Not a credit to public service

But he said Sabio believed Abcede should appear at the resumption of the Senate inquiry into Philcomsat on Monday, and "that if he doesn't appear, there will be basis to cite [him] in contempt."

To this, Enrile said: "I'm not trying to tell the administration what to do with this gentleman. But I think it will be in the interest of good government if he's fired from the service. He's not a credit to the public service of the country."

President Macapagal-Arroyo and the House of Representatives had approved an P84.190-million budget for the PCGG in 2007, but the Senate slashed P5 million from its intelligence funds. At the close of yesterday's interpellation, the PCGG budget was deemed submitted for approval.

The budget interpellation came more than two months after the Senate had ordered Sabio detained and the other commissioners arrested for defying summonses to appear at hearings on the alleged dissipation of the assets of Philcomsat.

Following an agreement with the senators, the Supreme Court ordered Sabio's release from the chamber's custody and suspended the arrest warrants against the other commissioners who had gone into hiding.

The Supreme Court later dismissed Sabio's petition for a writ of habeas corpus and ruled that Executive Order No. 1, which granted PCGG officials immunity from legislative inquiries, was "repugnant" to the Constitution which grants Congress the power to conduct inquiries in aid of legislation.

# Pinoy caregivers offer to help Pinoys

AT LEAST 16 FILIPINO CAREGIVERS IN TEL Aviv have volunteered to be advocates of workers' rights and help their compatriots protect themselves against abuse and legal problems in Israel, the Philippine Embassy in the Jewish state reported yesterday.

The mission said this "core group" of caregivers had agreed to share time outside their jobs to help the embassy in educating other Filipino migrant workers on labor and immigration laws of their host country.

The 16 volunteers have recently completed a "three-month" training program for facilitators and were expected to share their knowledge with other workers in subsequent sessions, not just in the caregiving service.

Philippine Ambassador Antonio Modena said the program hoped to reach Filipinos who may be vulnerable to exploitation due to ignorance of their rights and obligations under Israeli laws for foreign workers.

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+1 arrives the next day. SilkAir flights from Cebu and Davao connect conveniently with this new service. Above schedule subject to changes.

# House to OK Cha-cha proposals next week

From page A1

tatives Salacnib Baterina and Exequiel Javier said the House would meet its timetable for approving the Con-ass resolution and the proposed amendments.

"We believe we still have the time to finish these before our Christmas break and to present our proposal to the people early next year in a plebiscite. Our continuing dialogues and consultations with our constituents have only highlighted the need for Cha-cha now," said Javier.

Baterina said the Senate, with its "lackluster performance and penchant for partisan politics and grandstanding," was a major reason for the people's "growing clamor" for a change in the political system.

## Merger, not abolition

De Venecia, who announced the other day that a new Constitution would be ready by Dec. 15, protested the senators' assertion that the House wanted to abolish the Senate in a "Senate-less" Con-ass.

"That's not true. Please correct it so that the people will know the truth. We're not abolishing the Senate; we're merging the Senate and the House," he told the INQUIRER.

He also reiterated that the senators would be formally invited to attend the Con-ass to perform "a constitutional duty."

The Speaker said the shift to the unicameral parliamentary system would be done in two stages—the convening of the interim parliament, and the election of congressmen and senators as members of parliament (MPs) in November, 2007.

Since the terms of President Arroyo and Vice President Noli de Castro will expire in June 2010, those elected as MPs will still serve in an "interim" capacity, De Venecia said.

The regular parliamentary elections will be held in 2010, he said.

## 6-month cut

De Venecia said the postponement of the midterm elections would give lawmakers time to complete the constitutional amendments because the nationwide plebiscite on Charter change would be conducted in February or early March.

He said it would be impossible for the Commission on Elections to hold simultaneous national and local elections a month or two after the plebiscite.

Because of the six-month postponement, lawmakers will serve only for two-and-a-half years instead of three, thus giving up six months of their term.

"So it's both voluntary and compulsory. They volunteered to cut short their term in May 2010, so that the next parliamentary election would thereafter be held every five years," De Venecia said.

Jaraula preferred to use "two periods" to describe the proposed transition.

He said the "immediate interim parliament" would be composed of all incumbent members of both houses of Congress whose original term would expire at noon on June 30, 2007.

As for the senators, those elected in 2001 whose term also ends on June 30, 2007, will have to run, along with congressmen, in the November election.

The "next interim" parliament will have no senators because all will run for MP.

But the other 12 senators elected in 2004 will be automatic MPs until the expiration of their terms on June 30, 2010.

"They don't have to run anymore in November, 2007," Jaraula said.

## Hopeful

At the Ninoy Aquino International Airport, former President Fidel Ramos acknowledged the bullishness of the Charter change proponents in the House.

But he issued the reminder that constitutional reforms were not an outright "cure" for the country's problems.

"I commend them for not losing hope," Ramos told reporters upon arriving from Brunei, where he attended a meeting of the Eminent Persons Group working on the Asean Charter.

Ramos himself has long been pushing for constitutional reforms, particularly the shift to the parliamentary system.

But after the defeat of the people's initiative petition in the Supreme Court early last month, he said "it was time to move on" and challenged lawmakers and even Ms Arroyo to focus on economic reforms.

"Moving on for those of us supporting Cha-cha means working for Cha-cha itself because we have been bogged down by the presidential form of government. Our pace of progress should be the same as our regional competitors," Ramos said yesterday.

"But I must make clear that Cha-cha would not cure our country of all social, economic and political ills," he said, adding:

"Our sustainable development must be carried out through a balanced mix of Cha-cha and legislative reforms, with the support of the ordinary people who must contribute or give their share [to the country's welfare], like the overseas Filipino workers."

## United in Mindanao

In a manifesto issued yesterday in Davao City, Mindanao officials led by North Cotabato Gov. Manny Piñol and Davao Mayor Rodrigo Duterte pressed Congress to immediately convene the Con-ass to amend the Constitution.

"We are all united here in Mindanao in support of Charter reforms," Piñol, head of the confederation of Mindanao governors, city mayors and provincial chapter presidents of the municipal mayors' league, said after presenting a copy of the manifesto of support to the President during a meeting at the Marco Polo hotel.

"The surveys do not reflect the pulse of the people because if the plebiscite were held today, Mindanao will deliver the yes votes," he said.

Earlier, the League of Municipalities of the Philippines (LMP) issued a similar resolution.

The LMP president, Mayor Ramon Guico Jr. of Binalonan, Pangasinan, said there was "a strongly felt need to amend the Constitution in order to strengthen the foundations of local autonomy and make governance effective and responsive to the needs of the people."

*With a report from Nikko Dizon*

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# *Rally against Cha-cha marks Bonifacio Day*

**By Jerome Aning**

MILITANT LABOR ORGANIZATIONS marked Bonifacio Day yesterday with a firmer resolve to end "elite repression" and a call for mass actions against Charter change (Cha-cha).

The Alliance of Progressive Labor (APL) said this year's observance of Bonifacio Day served as "an auspicious reminder that workers everywhere carried the burden of oppression and neglect caused by a government that is unable and unwilling to heed its calls."

"In its relentless peddling of Charter change, the Arroyo administration is ignoring the call of the poor for the basics—food, shelter, clothing and health," said APL secretary general Josua Mata.

According to Mata, Cha-cha was designed "to cater to the narrow interests of a few who only want to perpetuate themselves in power to avoid the day of reckoning."

"Workers should stand guard, prepared to vote these thieves and cheats out of office [in the May 2007 polls]. With Cha-cha, these thieves and cheats hope to postpone the elections and stay in power until 2010 and well beyond," he said.

Rep. Renato Magtubo of the party-list group Partido Manggagawa (PM) said workers should make sure that the constituent assembly being pushed by the House would be "not just knocked down but knocked out for good."

## Fed up

Bukluran ng Manggagawang Pilipino (BMP) chair Leody de Guzman said that after legal defeats in the Supreme Court, the Arroyo administration was "resorting to the same strategy that sustains its life up to now—deceit and repression."

"But I can see that this time the strategy won't work anymore. The people are fed up; we might be reaching a breaking point here," he said.

De Guzman said allowing Cha-cha to prosper via a constituent assembly would mean "allowing Ms Arroyo and her cohorts in Congress and local governments to perpetuate the rule of deception and repression that had pestered the country for the past five years."

Added PM national chair Gerry Rivera: "Only the traditional politicians, Ms Arroyo and the multinationals will benefit from Cha-cha. The *trapos* (traditional politicians) get to extend their terms. She manages to sweep her illegitimacy under the rug, and the multinationals acquire the right to buy and exploit our rich land and public utilities."

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# Makati business group . . .

From page A1

Con-ass was convened or wait for the House to file a petition at the Commission on Elections for a plebiscite to ratify the proposed changes in the Charter and in the system of government.

"There are suggestions that we intervene at the first instance, to nip it in the bud. Others say there are advantages in waiting for the proposal to reach the Comelec," he said.

## Political uncertainty

The MBC lauded the Supreme Court for throwing out the petition for a people's initiative to amend the Charter.

"While technically, the decision dwelt only on the legality of the people's initiative, [it] conveys to us the clear impression that the Supreme Court is cautioning us against the grave threat that the current attempt to change the Constitution poses to Philippine democracy," the group said.

It said that "by forcing a constituent assembly," the proponents of Charter change were "prolong[ing] the political uncertainty and division that have hampered our country's efforts to uplift the welfare of citizens."

"We would like to join the appeal for the administration of President Macapagal-Arroyo to put Charter change aside for now, affirm the certainty of the 2007 elections as soon as possible, and focus on pushing the critical legislative agenda during the limited time available before the elections," it said.

## Dialogue with Palace

Pangilinan and Sen. Richard Gordon, chair of the Senate committee on constitutional amendments, expressed willingness to hold a dialogue with Malacañang on the issue.

But they said they would stick to their position that a Con-ass be held only after the May 2007 elections, and that the Senate and the House vote separately when proposing the changes.

On the other hand, Sen. Ralph Recto said the senators had not received any message from the President to support the Con-ass—"No phone, no text, no e-mail, no letter, no whisper."

Pangilinan said that "if it is just a dialogue, we are open to listen to what they have to say, but that does not translate to a decision to support the Con-ass."

He said his position was that there was "no more time" for the exercise, "and if we have one it should be by a three-fourths vote of the members of Congress voting separately."

Gordon said he would attend such a dialogue out of respect for Ms Arroyo. He said he had long been advising the President to hold dialogues with senators on various issues, including Charter change.

At any rate, the two senators said, they would not attend the House Con-ass unless the Senate approves a resolution for the senators to do so.

## Sitting pretty

Recto challenged the President to publicly endorse the House Con-ass, saying she had been "sitting pretty on the Malacañang fence" and had yet to make a public pronouncement on the so-called "final push" for Charter change.

"She is the best lobbyist for this cause but she's not moving. And there lies the greatest weakness of the final push. If [the congressmen] can't convince her, how can they convince us?" he said.

If Ms Arroyo is really supporting the House move, Recto said, she should make "a signed official certification of urgency" of the House Con-ass resolution.

"Unless the petite lady sings for Cha-cha (Charter change) in public, no way are they going to make us believe that she is for it," he said.

In a radio interview on Wednesday, Recto advised Malacañang to "cut your losses" by abandoning the House plan for the holding of a plebiscite to ratify the proposed shift to the parliamentary system.

Recto pointed out that Charter change proponents had already lost twice in the Supreme Court in the petition for a people's initiative and might lose again if they insisted on the Con-ass mode.

"My advice to Malacañang is: Cut your losses. It's better to lose in the Supreme Court than be rebuked by the people," he said, adding:

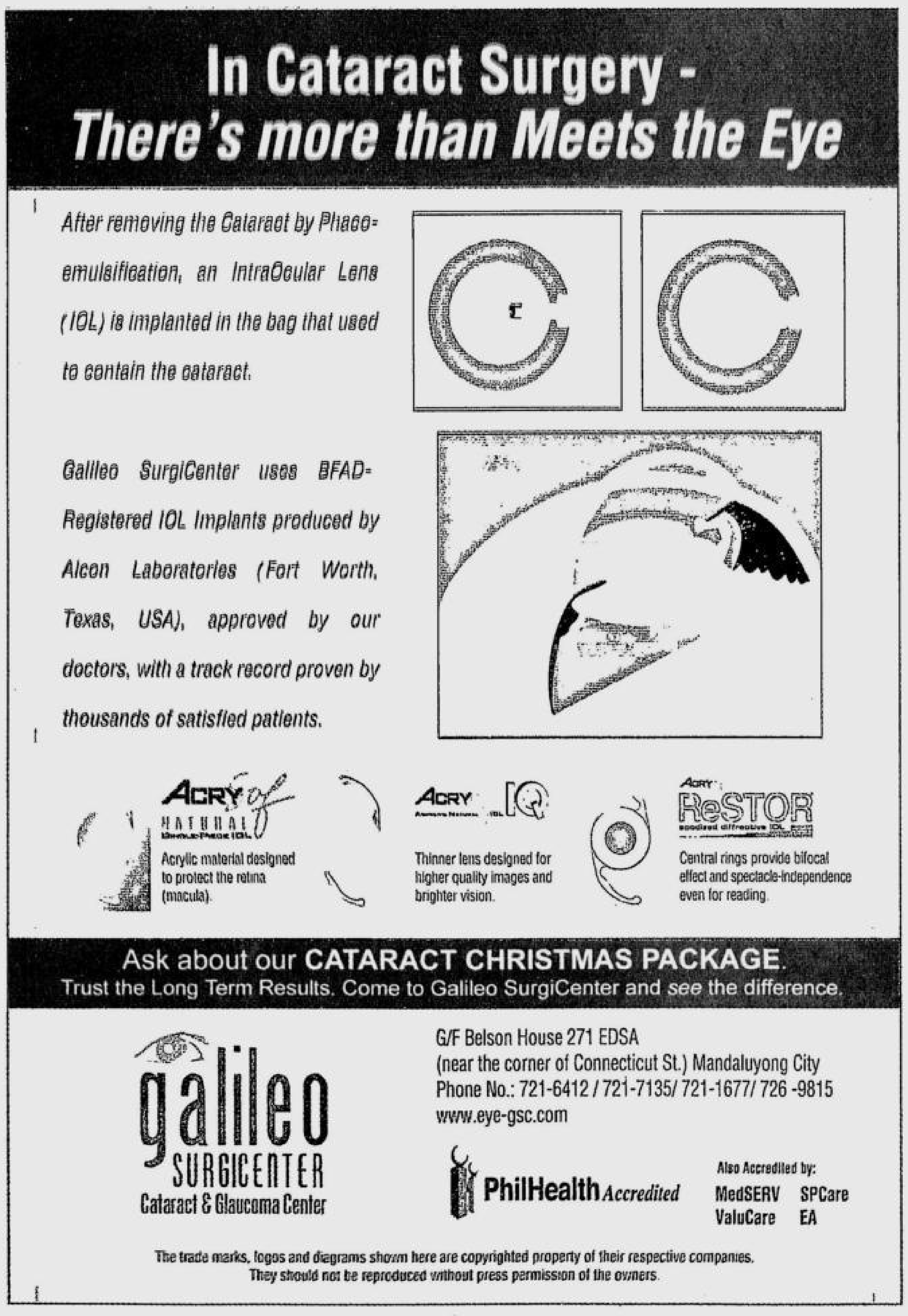
"The people will surely vote a resounding 'no,' and this is very clear to me."

## Fooling the people

Recto chided the Charter change proponents for creating the impression that a parliamentary shift would improve economic conditions.

"You can't fool the people anymore. They know that [despite] Cha-cha, their living conditions will not improve because what's being discussed here is politics, power, not the people's stomachs," Recto said.

"They say our [quality of life] will improve if we shift to the parliamentary system. And the first way to go about it is to take away your right to vote for the president and, incidentally, extend the term of incumbent officials," he said. *With a report from Gabriel Cardinoza, Inquirer Northern Luzon*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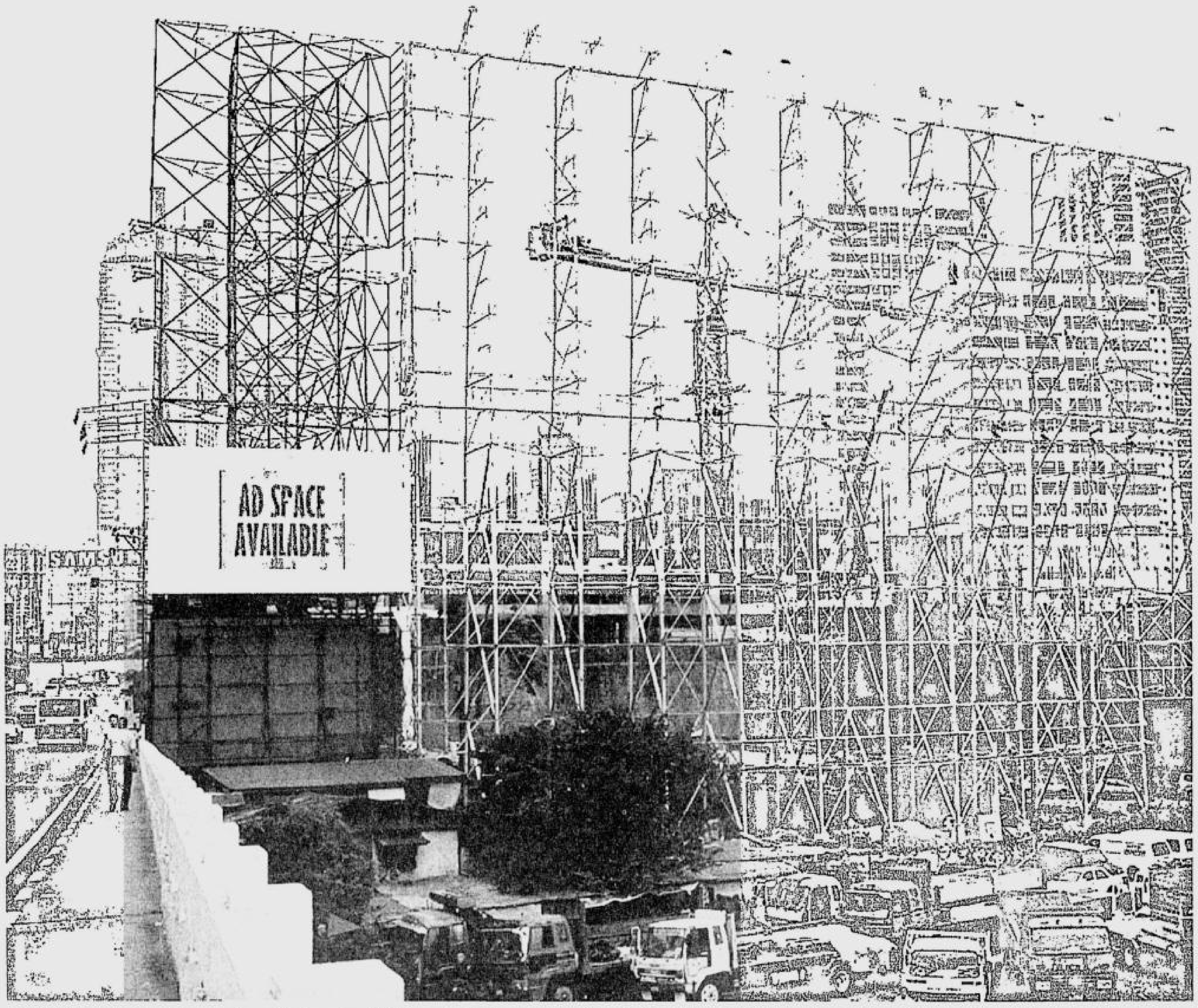
# Supertyphoon batters Bicol

From page A1



**GIANT** billboards along Edsa are dismantled way ahead of the arrival of Supertyphoon "Reming" in Metro Manila. A previous typhoon, "Milenyo," toppled many of the advertising structures, killing one person.

JOAN BONDOC

bris flying and forcing people off the streets.

Downed power lines caused widespread blackouts throughout Bicol, including Legazpi City in Albay, the Office of the Civil Defense (OCD) said.

Floods submerged most parts of Legazpi, destroyed an undetermined number of houses and crippled public transportation.

At the Philippine National Railways compound in the city, water rose to the roofs of houses, reports reaching the INQUIRER said. An entire village was under water. Appliances were seen floating inside homes.

There were no immediate reports of casualties.

On Pagasa's 5 p.m. bulletin yesterday, Signal No. 4 remained hoisted over Catanduanes, Albay and the Camarines provinces and was raised over southern Quezon, Marinduque and Burias Island.

Signal No. 3 was hoisted over Sorsogon, Oriental Mindoro, Batangas and the rest of Quezon, including Polillo Island.

Signal No. 2 was raised over Aurora, Masbate, Occidental Mindoro, Lubang Island, Cavite, Laguna, Rizal, Bulacan, Bataan and Metro Manila—all in Luzon—and northern Samar in the Visayas.

Signal No. 1 was raised over Zambales, Pangasinan, Tarlac, Nueva Vizcaya, Nueva Ecija, Quirino and Isabela in Luzon, and the rest of Samar, the Calamian group of islands, Biliran, Aklan and Capiz.

## Evacuees

Some 800 people were evacuated in Bicol.

Some 100 families were moved from Bitano Victory Village and 40 families from Rawis in Legazpi; three families from Libmanan, Camarines Sur, and 23 families from Barangays Francia, Rawis and San Vicente in Virac.

A total of 3,349 families and 167 vehicles were stranded in Calapan City in Oriental Mindoro; Dalahican port in Quezon; Batangas City; Occidental Mindoro; Tabaco City in Albay; Virac, Catanduanes; Pasacao, Camarines Sur; Pilar, Sorsogon; Bulan, Sorsogon and Matnog, Sorsogon.

At the Matnog port in Sorsogon alone, 1,444 people were stranded and 1,000 others in Calapan.

Some 500 passengers were also stranded in Northern Samar.

Since yesterday, classes had been suspended in Metro Manila, Laguna, Cavite, Batangas and Rizal.

## New direction

Reming changed course yet again yesterday afternoon, prompting officials to warn residents in its path.

Before midday yesterday, it was forecast to take a west-northwest track and severely affect Catanduanes, Quezon, parts of Southern Tagalog and Metro Manila before moving out to the South China Sea.

Pagasa's bulletin issued at 2:30 p.m. showed that instead of heading on a west-northwest track, Reming was moving in a straight westward direction after pounding Catanduanes, Camarines Sur and Albay.

"Reming has changed course. The ultimate targets are now Batangas, Marinduque and Mindoro," said Cruz at a news conference.

The first bulletin on Reming issued Tuesday had Metro Manila directly in its path.

## Maintain strength

"Since it will hit waters again as it moves, it is expected to become stronger or maintain strength," Cruz said.

Weather disturbances usually lose strength as they move over land but grow stronger whenever they move over water. The bodies of water in its path are the Ragay Gulf off Camarines Sur the Tayabas Gulf off the Bondoc Peninsula and the Verde passage.

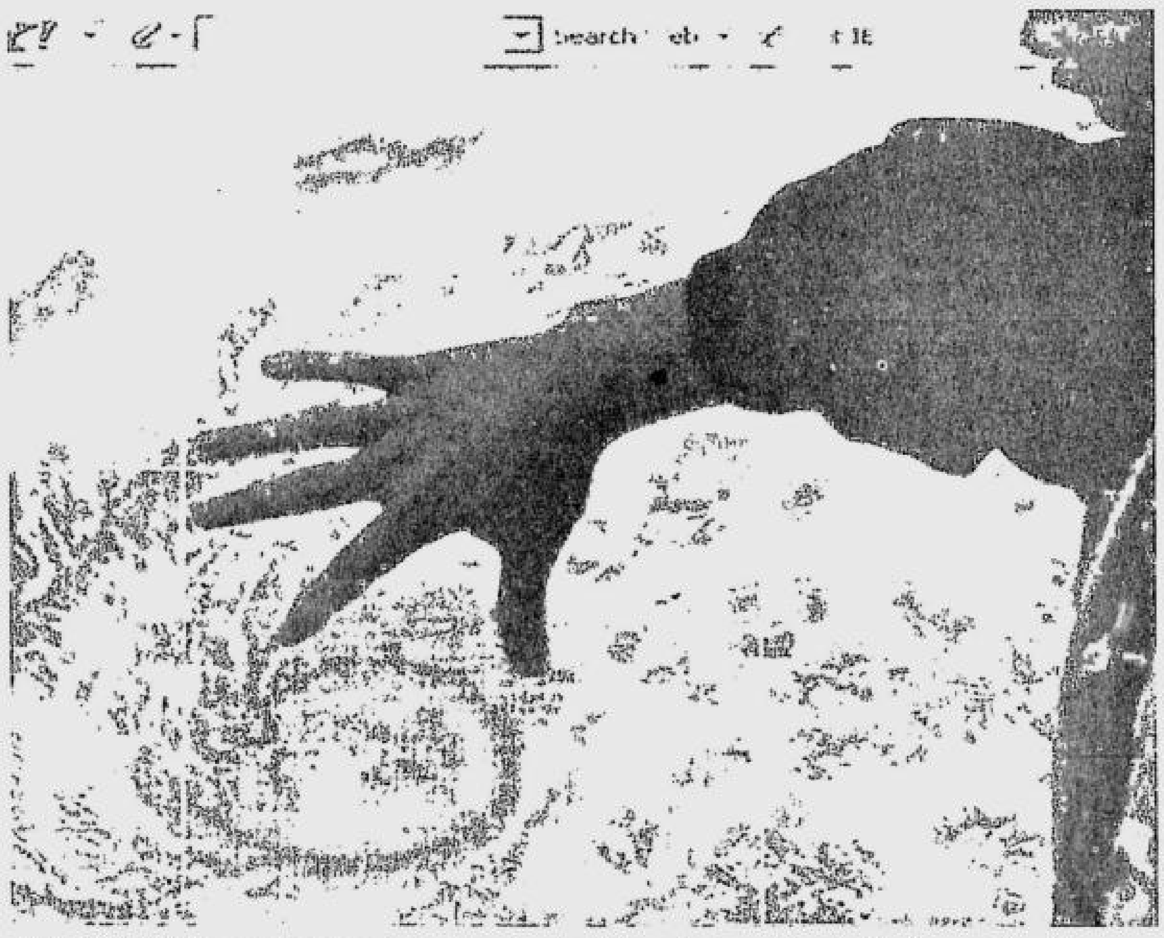
Pagasa said it was unlikely that Reming would change course again. "It has already hit land. It might no longer change its course," said Pagasa officer in charge Prisco Nilo.

Nilo said a high-pressure area in the South China Sea affected Reming's velocity several times.

When the high-pressure area intensified yesterday, it affected Reming's direction and pushed it on a westward path instead of a northwesterly direction.

If Reming spares the capital region, the Metropolitan Manila Development Authority (MMDA) said it would lend its manpower and equipment to affected areas outside the metropolis.

"We have decided that we will be sending people outside if Metro Manila will not be damaged to respond to whatever emergency. We will call up governors of Laguna and Batangas for instance to see what they need," MMDA General Manager Robert Nacianceno said.



**A WEATHERMAN** explains the movement and path of Supertyphoon "Reming" to journalists at the Pagasa office in Quezon City.

JOAN BONDOC

The official said the agency had some 1,000 personnel placed on standby since last night.

## International airport

At the Ninoy Aquino International Airport, the *capiz* lanterns, Christmas trees fashioned from *salakot* (native hats), Christmas lights and the *belen* or Nativity scene set up in the open and elevated departure areas were taken down by airport personnel.

The Manila International Airport Authority (Miaa) also took down more than 20 Philippine flags that had lined the Naia Terminal 1 departure area.

Signages and billboard tarpaulins in the airport's vicinity were removed.

Miaa general manager Alfonso Cusi said the closure of the runways "would depend on the extent of the typhoon's effect on the airport."

Yesterday, Northwest Airlines cancelled two Manila-bound flights from Japan and cancelled its morning flights today.

Several domestic flights, mostly Bicol-bound, were also cancelled or delayed yesterday due to bad weather conditions.

Following the disastrous effects of Typhoon "Milenyo" on Metro Manila and parts of southern Luzon in September, power distributor Manila Electric Co. asked billboard owners to temporarily roll up their billboards.

Meralco vice president for corporate communication Elpi Cuna said billboards posed a huge hazard, not only to lives and property but also to electric posts and wires.

Milenyo downed close to 1,000 poles in Meralco's franchise area and cost the company P116.31 million in damage to property. *With reports from Alcuin Papa, Tarra V. Quismundo, Nikko Dizon and Abigail L. Ho in Manila; Joey Gabieta, Inquirer Visayas; and AP*

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# Guimaras beer sales up; better days ahead?.

From page A1

up in the three months following the Aug. 11 oil spill that contaminated the province's waters and forced fisherfolk to abandon their boats and nets for some cleanup work.

Jose Lorenzo Tan, president of the environmental group WWF-Philippines, said studies presented during a scientific conference attended by some 110 experts here this week showed that beer sales in Guimaras had gone up. *(See related story in Across the Nation, Page A20.)*

Tan said this indicated better times for the mostly fisherfolk residents who were hired to clean up the oil slick on 220 kilometers of coastline.

"There was a study that came out (during the conference) … Guimaras is one of the economically depressed provinces in the country (but) beer sales have gone up in the last three months. Now where does that come from?" Tan said.

## Drink as economic gauge

"Alcohol is often used as a gauge of economic status. If you see gin sales go up, that means poverty; if you see beer sales go up, that means happy days," he said.

It was not clear, however, how many bottles of beer had been sold in Guimaras in the last three months or who conducted the study that revealed the higher beer sales.

The average price of beer in *sari-sari* stores is around P20 while a bottle of gin costs around P25. It takes more bottles of beer to get most people drunk while gin can work up a high very quickly.

"Think, if you want to get drunk easily and you want something cheaper, you get gin; if you buy beer, that means you have money because that takes a longer time (for you to get drunk)," Tan said.

## Steady income

He said the P300 daily pay received by residents who were employed in Petron Corp.'s cash-for-work program from August to late October had assured the fisherfolk of a steady income, which was previously based on an uncertain catch.

"What appears is, economically, it (Guimaras) has stabilized because every day you have P300. Sometimes in fishing, you have no catch," Tan said.

Nueva Valencia Mayor Diosdado Gonzaga said the cash-for-work program had given people here an opportunity to earn a steady income.

"Now they are gradually returning to fishing. Their catch are not like before the oil spill, (but) at least they have income from three to five kilos of catch," he said.

Gonzaga said the fish could now be sold in the market for an average of P60 per kilo since the Bureau of Fisheries and Aquatic Resources declared fish from Guimaras safe for human consumption.

"It was observed that the fish stock was not like before the oil spill, but we're hoping that with the change in climatic conditions, the fish stock will improve," the mayor of the most adversely affected town said.

## Poverty line

About 33 percent of Guimaras' 140,000 population live below the poverty line.

A tanker carrying 2.19 million liters of bunker fuel oil from Petron's refinery in Bataan sank in rough waters off Guimaras on Aug. 11, damaging marine ecosystems in the fishing-dependent province. The fisherfolk are now awaiting compensation from Petron's insurers for their permanent loss of livelihood.

Fisherman Filomino Galve and his wife Myrna, who are now living on the P9,000 they had saved from the cash-for-work program, said Petron had yet to pay the fisherfolk in Nueva Valencia for the nets and boats that they could no longer use because these had been stained with oil.

Galve, 64, said he wanted to go back to fishing now that the cleanup work was done but could not do so because of his stained net. A new net measuring 600 meters would cost him P5,000.

"We're surviving on rations, and the compensation we will get is too small, but we have not heard from Petron since early November. We don't know when they will pay us for the boats and nets," Myrna said.

# Aussie couple drives around the world in 78 days

From page A1

All that while the couple went through their own personal challenges while behind the wheel. Ellen said she endured menopausal symptoms, such as hot flashes, and once almost passed out.

Before the run, Guinness officials attached a satellite transceiver to the Taylors' Volkswagen Golf, which gave a satellite reading every 15 minutes, pointing out exactly where in the world they were at any given time.

"If we deviated, those kilometers (where we went off course) would be deducted from the figure, but we never once did. And we followed the map all the way all around the world," says John.

### No traffic rule broken

John and Ellen, who took turns driving, covered four continents—Europe, Asia, Australasia and North America. They left London on Jan. 17, 2006, and were back 78 days later, on April 4.

They had to adhere to the different traffic rules of the 25 countries they visited. Guinness rules said that if the Taylors broke just one traffic rule in any country, they would be disqualified.

On 24 fuel fill-ups, John and Ellen drove 28,970 km, the "standard" distance of any "circumnavigator," consuming 1,303 liters for an average mileage of 22.2 km per liter. In the process, they also beat the official VW Golf FSI 1.6 fuel economy rating of 14.3 km per liter.

The 24 fill-ups were way below what the team had expected. Officials of Shell, the company that organized the Shell Fuel Economy World Record Challenge, estimated that the Taylors would have had to make 50 fill-ups of the 55-liter tank to cover the entire trip.

### Antipodal points

Guinness rules state that to qualify as a round-the-world journey, they had to drive a minimum distance of 28,970 km, or a maximum of 40,070 km, and within prescribed conditions, such as following two antipodal points (points with the same north/south coordinates and 180 degrees difference in east/west coordinates).

John explained the antipodal points. "If you drill a hole through the center of Madrid and you drop through in a straight line, you'll end up at the other end of the earth, in Wellington, New Zealand," he said. "So then, you draw that straight line and you have to stay within 5 degrees of that straight line. I think the Philippines was within 8½ degrees so we couldn't come here (during the journey)."

### West to east

Under the rules, one can drive from east to west or west to east. "We went from west to east," John said.

Though the couple drove 28,970 km, the equator is actually 40,075 km long (including sea coverage), according to the Guinness World Records Challenge Fact Sheet. Guinness made allowances for calculating sea and land coverage to ensure that a trip was a viable round-the-world record.

It took the Taylors eight months to organize the logistics in order for them to abide by the Guinness guidelines.

The couple approached Shell in 2004 to ask if it would be willing to join in the world's biggest fuel efficiency record attempt.

The Taylors said they chose to approach Shell to be the fuel provider after trying on several commercially available fuels in the past.

### Travel police officer

The convoy was composed of a travel police officer who served as an independent witness and the one who filled up and "sealed" the VW fuel tank. He also checked the tire pressure daily (maintained at 32 psi).

The police officer also had to keep a detailed log, and reported regularly to the Guinness offices his observations. The entire trip was also filmed for Guinness. And a full support team based in London was on hand on a 24/7 basis, with smaller support teams in each country for any emergencies.

The Taylors were not allowed to take out anything from the car for "travel light" purposes. They brought their own luggage.

### Soccer dad, miser mom

John, 45, who shuttled between Australia and Singapore running a soccer training academy called Taylor Made, related to the INQUIRER that he was a survivor of a potentially fatal liver condition and then breast cancer. He had two lumps the size of cricket balls taken out of his chest. He now has a checkup every six months.

Ellen, 50, recounted that she grew up in a good Irish Catholic family in Australia but didn't have money. She has seven siblings. Her family never had a car and she was determined to work to buy one.

So she worked for an ice cream store at 14. She was inept at the machines, though, and her angry boss swore: "I hope you never get your (driver's) license."

### Job interview

At 18, Ellen did get her license and a car, but said she was still too poor to maintain it. She relates that at one time, she had to drive to a job interview, but she had only 70 cents for fuel. She did load up for the amount and made it to the job interview.

"That was the start of my quest to get more out of a tank of fuel. I guess I hated wasting anything. I was a very good candidate when the opportunity arose to do fuel economy driving," she said.

Several years later, Ellen earned several fuel economy driving records. It was in 1991 that she caught the record-breaking bug when she took part in a Guinness World Record run fuel economy attempt in Britain. She did it in seven days, 3,621 miles and on 103.01 miles per gallon, and found herself later in the unexpected position of being a world record holder.

### Countries conquered

In order of countries covered, the husband-and-wife team drove in the United Kingdom (251 km, averaging 21.27 km per liter), France (954 km, 22.55 km per liter), Belgium (for 192 km, 20.2 km per liter).

The Netherlands (254 km, 20.15 km per liter), Germany (1,677 km, 20.20 km per liter), Switzerland (305 km, 20 km per liter), Italy (594 km, 20.2 km per liter), Austria (118 km, 20.3 km per liter), Czech Republic (374 km, 18.5 liters, 20.2 km per liter), and Slovakia (83 km; 20.2 km per liter).

Hungary (360 km, 20.2 km per liter), Serbia (550 km, 20.2 km per liter), Republic of Macedonia (213 km, 20.3 km per liter), Greece (620 km, 20.2 km per liter), Pakistan (1,294 km, 22.7 km per liter), India (2,581 km, 22.9 km per liter), Thailand (1,046 km, 25.6 km per liter), Malaysia (835 km, 24.4 km per liter).

Singapore (40 km, 25 km per liter), Australia (8,119 km, 22.30 km per liter), New Zealand (979 km, 21.20 km per liter), United States (6,205 km, 23.13 km per liter), Canada (893 km, 23.01 km per liter), Portugal (221 km, 23.26 km per liter) and Spain (912 km, 23.26 km per liter).

### For charity

They maintained minimum speed of 25 kph and a maximum speed of 110 kph depending on road and traffic conditions.

The Taylors, whose three children accompanied them during previous record attempts, said they didn't do it for the money.

John said a significant amount they made over the years was given to charity. The couple drove a Singapore-Kuala Lumpur-Singapore circuit and raised $400,000 for cancer-related charities.

They also drove from the White House to the Golden Gate Bridge, raising $3.5 million for cancer wards for children.

# Buenaventura, ex-BSP governor, dies; 68

From page A1

Buenaventura, who was confined at Asian Hospital, fell into a coma on Thursday and was pronounced dead at 3:30 p.m.

He was cremated immediately after his death. Private interment rites were scheduled at the Santuario de San Antonio in the evening.

Buenaventura was governor of the Bangko Sentral ng Pilipinas (BSP) from July 6, 1999, to July 3, 2005, during which he obtained various local and international awards and citations.

### Man of vision

"We salute a great man who served his country well. He was a man of vision who introduced bold and far-reaching reforms to raise our financial system to world-class standards, firm in his belief that our people deserved no less and that the Philippines could hold its own against the best," BSP Governor Amando Tetangco Jr. said of his predecessor.

"Equally important, he will be remembered for having championed the development of microfinance as a means to alleviate poverty and uplift the lives of our entrepreneurial poor," Tetangco said.

In particular, Tetangco said Buenaventura's genuine concern for the welfare of BSP employees would long be remembered.

"We've seen not the death of a person but the death of an institution," said BSP Deputy Governor Diwa Guinigundo.

### Last wishes

It was among Buenaventura's last wishes that people would make no fuss once he was gone.

"Friends are requested not to send flowers but those who want to honor his memory may send donations to the Cancer Institute of the Philippine General Hospital to support indigent cancer patients," the BSP said in a press statement.

Taking over the BSP after the Asian currency crisis erupted in 1997, Buenaventura pursued tough banking reforms to help insulate the banking system from external shocks. He strongly espoused mergers and acquisitions, saying there should be only six major banks in the country, while others would still play a role as niche players.

He was a staunch advocate of capital market development and persistently veered press briefings toward discussions on this topic, including the need for a fixed income exchange. For the media, he was a good source, unafraid to speak his mind out on vital issues.

Buenaventura was also widely admired for his courage, professionalism and ability to transcend politics amid overwhelming pressure and to constantly assert the independence of the BSP and consistently preserving its integrity as an institution, unencumbered by political bias.

### 'Man of the Year'

This firmness was one of the many reasons the Management Association of the Philippines chose Buenaventura "Man of the Year" in 2004.

The MAP gives the prestigious award as a time-honored tradition to individuals in business or government who attain unquestioned distinction in the practice of management and for contribution to the country's development and progress.

Despite spending his career in banking, Buenaventura made it a point to always remember those who had less in life. This was evident in his actions inside and out of the BSP.

In the late 2000—at the height of the financial crisis that hobbled the Estrada administration—Buenaventura rejected a proposal by senior economic managers and former central bank officials to raise BSP's interest rates to as high as 50 percent.

The tactic was used in the early 1980s via the so-called "Jobo bills" to arrest capital flight—the same phenomenon that afflicted the dying days of the Estrada administration.

"I will not have my name on an instrument where only the rich will benefit and the poor will suffer," Buenaventura had told reporters. "It's strange that those who want high interest rates are those who have money."

### Microfinancing

Later in his career, Buenaventura strongly pushed for microfinance, which is far from the traditional mandate of central banks, often tasked with managing the "big picture." Once more, his rationale for the move was his concern for the underprivileged members of society.

Under the scheme, entrepreneurs could make loans of as much as P150,000, collateral-free, at rates cheaper than those offered by loan sharks.

"I really believe that microfinance is one of the best ways to break the cycle of poverty in this country," he said. "Without this, they will be slaves to debt forever."

And while Buenaventura fought many battles to reform the country's financial system on the macro level, it seemed that he enjoyed most fighting the battles for those who had less in life.

"I want to be remembered not as someone who made a lot of money because these things pass," he said. "I want to be remembered as someone who made life better for others."

Before heading the BSP, Buenaventura was credited for steering PCI Bank (which was eventually acquired by Equitable Bank) to become one of the most profitable universal banks in the industry, receiving the highest international ratings granted to a Philippine bank and garnering several awards as the country's best bank.

Among the awards he received was "One of Asia's Most Outstanding Bankers" by Asiamoney in 1991.

### Citibank

In a span of 24 years, Buenaventura rose from the ranks to become the top Filipino executive at Citibank. From 1965 to 1989, he held many senior positions in Citibank NA and worked as an expatriate in Hong Kong, Indonesia, Malaysia and Italy.

He headed Citibank's merchant banking in Singapore from 1972 to 1974, with investment banking responsibilities for the Philippines, Malaysia, Indonesia and Singapore. In the next five years, he served as the bank's chief executive in Indonesia and then in Malaysia.

From 1979 to 1982, Buenaventura became Citibank's senior vice president and regional treasurer in Hong Kong, managing the treasury activities in 12 countries, including Korea, Japan, Australia, Singapore and Hong Kong.

He then became the CEO of Citibank in the Philippines during the debt crises of 1982-85 and was involved in the restructuring negotiations of Philippine sovereign debt.

Afterward, he rose to become a senior vice president and division executive for Southern Europe, with jurisdiction over Italy, Spain, Portugal, Greece and Turkey.

Buenaventura was president of the Bankers Association of the Philippines in 1994-97 and chair of the Asean (Association of Southeast Asian Nations) Banking Council in 1996-97.

A graduate of De La Salle University with a degree of Bachelor of Science in Commerce, he took his MBA at Stern School of Business, New York University. He also attended the advanced management Program of Harvard University/University of Hawaii.

He was married to Marivic Rufino.

## ERRATUM

In the advertisement of Therapharma in the November 29 issue, the statement should read "... many heart experts lament that less than 10% are adequately treated simply because many cannot afford their antihypertensive medications due to high cost."

Furthermore, the date of the history of price increase of Norvasc should have been from November 2005 to March 2006 and not November 2006 to March 2006 which was printed

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# RP, Indonesian police sign pact

PHILIPPINE AND INDONESIAN police have signed an accord to increase cooperation against transnational crime and terrorism, officials said yesterday.

The agreement, signed Tuesday in General Santos City, covers intelligence gathering and sharing, investigations, arrests, the hand-over of suspects, and pursuing criminals across the border, said Philippine National Police Deputy Director General Antonio Billones.

The two countries, which share a common sea border and are dealing with attacks by Indonesian-based extremist group, Jemaah Islamiyah, also will help each other train officers, he said.

In addition to battling terrorism, Billones said the increased cooperation was expected to improve both countries' fight against smuggling, fraud and money laundering.

Philippine security forces have been pursuing two Jemaah Islamiyah operatives suspected in the 2002 Bali bombings that killed 202 people.

The two—Umar Patek and Dulmatin—have fled to the country's south, where they linked up with the Muslim extremist Abu Sayyaf group, notorious for bombings, kidnappings and hostage takings.

A US-backed military offensive launched in August has failed to capture them. AP

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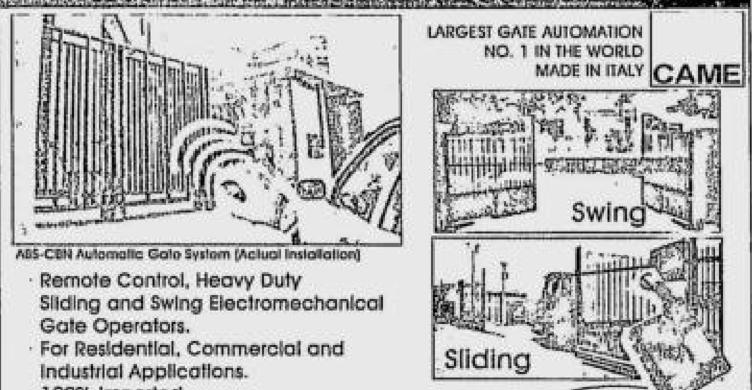

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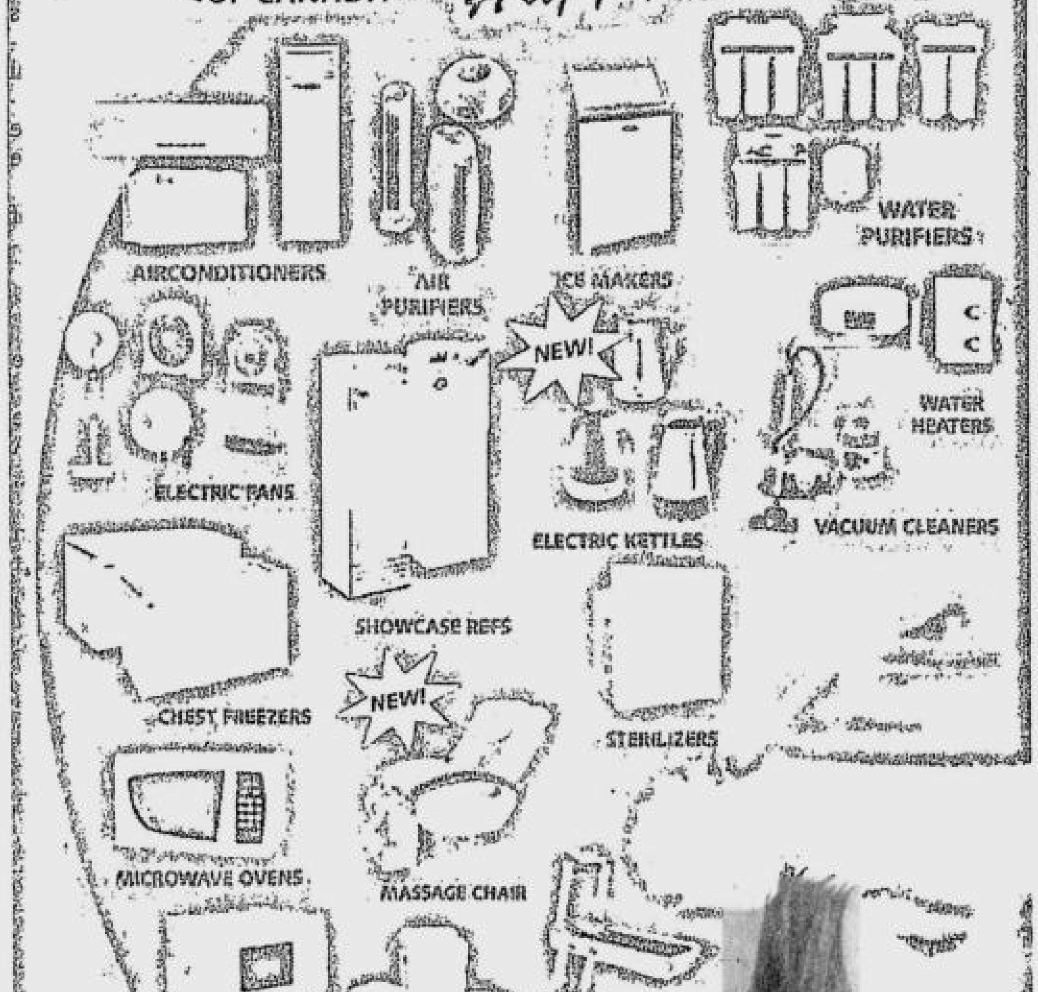

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# Bicam set to finalize poll automation bill

By TJ Burgonio

THE BICAMERAL CONFERENCE COMMITtee that met this week to reconcile the conflicting provisions in the automated election bill will craft a final version by Monday, giving the Commission on Elections ample time to automate the May 2007 polls in certain areas, Sen. Richard Gordon said yesterday.

Gordon said the Senate and House panels threshed out most of the contentious issues in their versions of the bill on Tuesday and Wednesday.

One touchy item—whether or not to increase the 120-second aggregate air time for political advertising on TV—was left to be ironed out when members of both panels return to the conference table on Monday, the last day of the bicameral conference, Gordon said.

"It's almost finished," Gordon, chair of the Senate panel and its committee on constitutional amendments, announced at a press forum yesterday. "We've done our bit. The ball is in the Comelec's court."

After it is hammered out, the final version of the automation bill will be submitted to both houses of Congress for ratification before being sent to Malacañang for President Macapagal-Arroyo's signature.

Congress is setting aside P2.5 billion for the initial implementation of the election automation bill.

## Tamper-proof

The measure would authorize the Comelec to utilize a tamper-proof automated election system (AES) in certain areas in the 2007 elections and all over the country in subsequent polls. It expands the scope of the current automation law, Republic Act No. 8436, by authorizing the use of AES in the voting, counting, consolidation, canvassing and transmission of votes and other processes.

Days ago members of the committee received the good news that Comelec Chair Benjamin Abalos Sr. had dropped his reservations about the automation of next year's national and local elections.

"By the way, I spoke with Chair Abalos yesterday. We had a very good conversation and I said: 'Let's not have a war of words. There's enough war of words, but I think it's important that we make this successful,'" Gordon said at the forum.

"We're working together. As you know, we try to work [together] all the time, even with previous statements we always [had] a dialogue... He told me it can be done [poll automation]," Gordon said.

Earlier, with the automation measure still not signed into law, Abalos had doubted next year's elections could be automated.

At the very least, he had said, only the transmission of votes would have been automated since the equipment to do this was available in the local market.

For next year's polls, automation will be pilot-tested in two provinces and two cities each in Luzon, the Visayas and Mindanao to be selected by the congressional committee.

# Manila Science reunion

THE MANILA SCIENCE HIGH SCHOOL batch '86 (Masci 86) will hold a reunion to celebrate its 20th graduation anniversary on Dec. 29 at the Legend Villas ballroom.

Dubbed "MasciYa kahit/dahil 20 na," the reunion is the perfect occasion to renew old ties, reminisce about the good old high school days, and touch base with some of the batch's favorite teachers who have been invited to the affair, according to organizers.

The event starts at 7 pm. Interested batchmates may get in touch with Socorro Sta-Catalina Ayaquil (chinkee_ayaquil@yahoo.com, 724-8601 / 725-2082 /0917-835-6835), Lonel Alejandro-Dumon (lonelle@yahoo.com, 910-5534 / 0920-952-2571), or Michael de Jesus (kamagonghotel@pworld.net.ph / 831-3106 / 833-9838 / 0928-501-9607).

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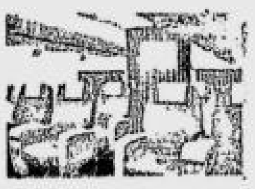

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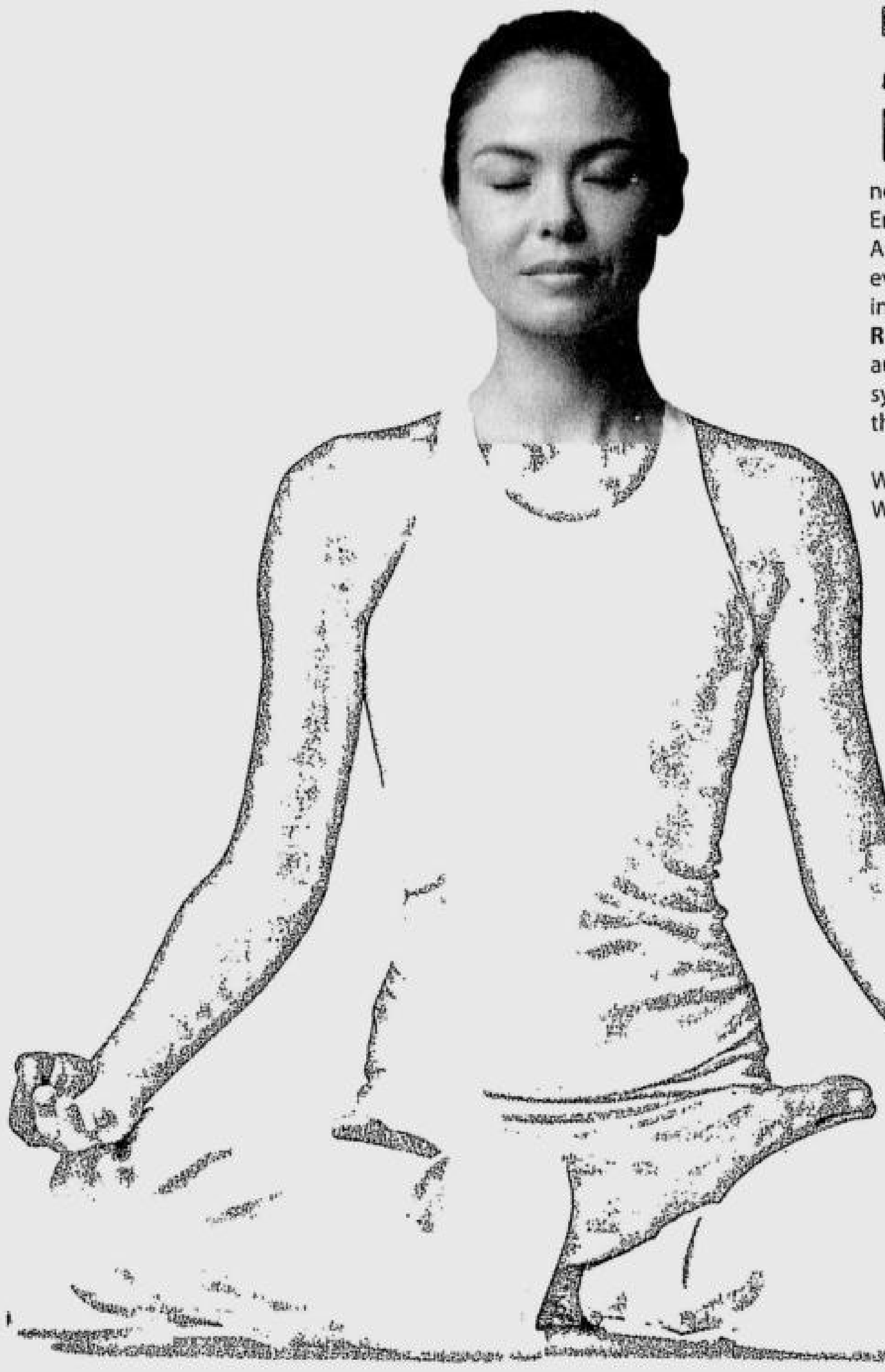

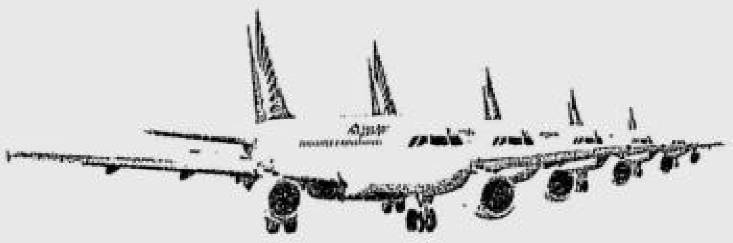

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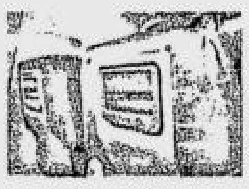

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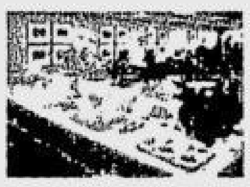

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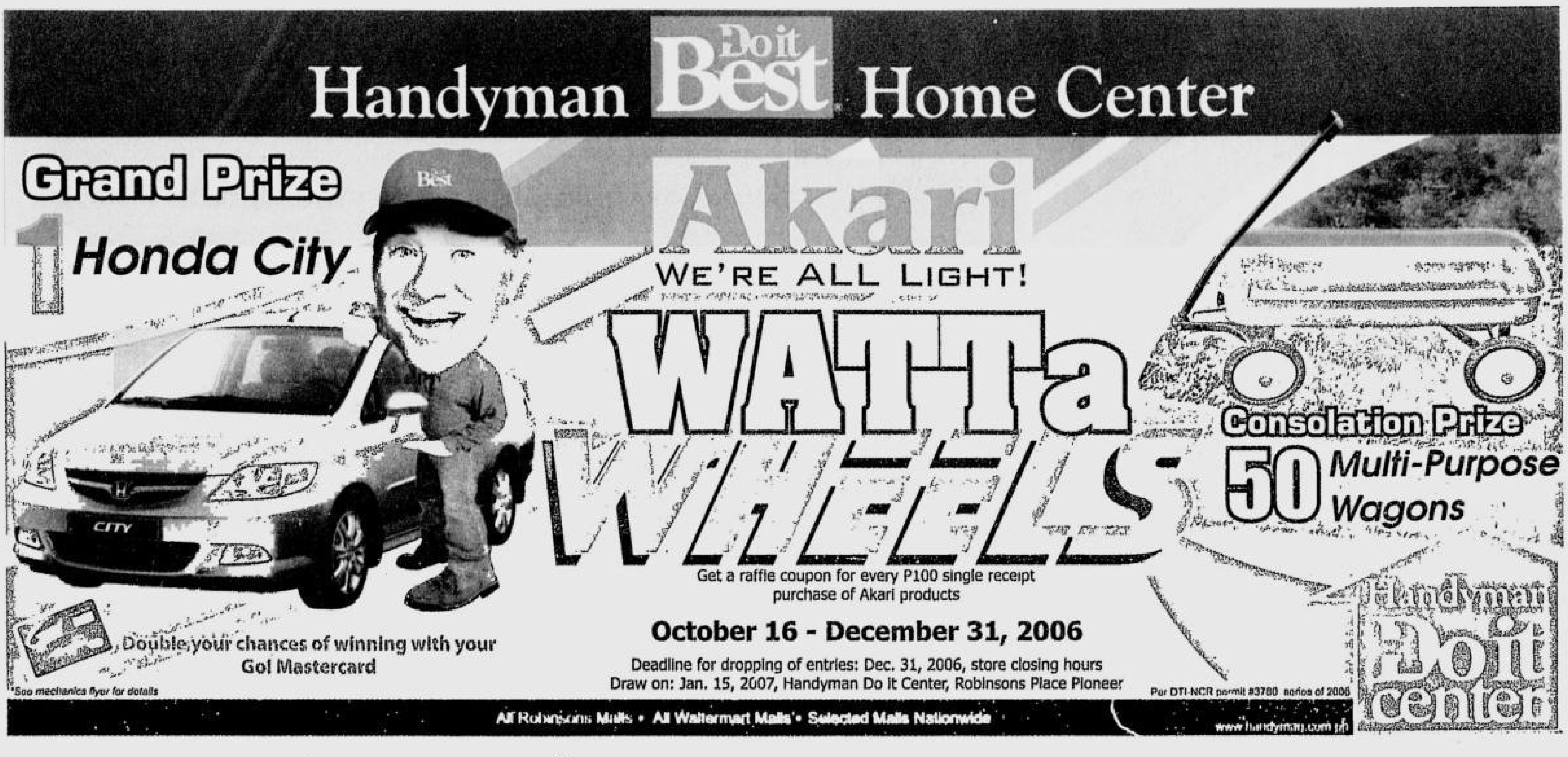

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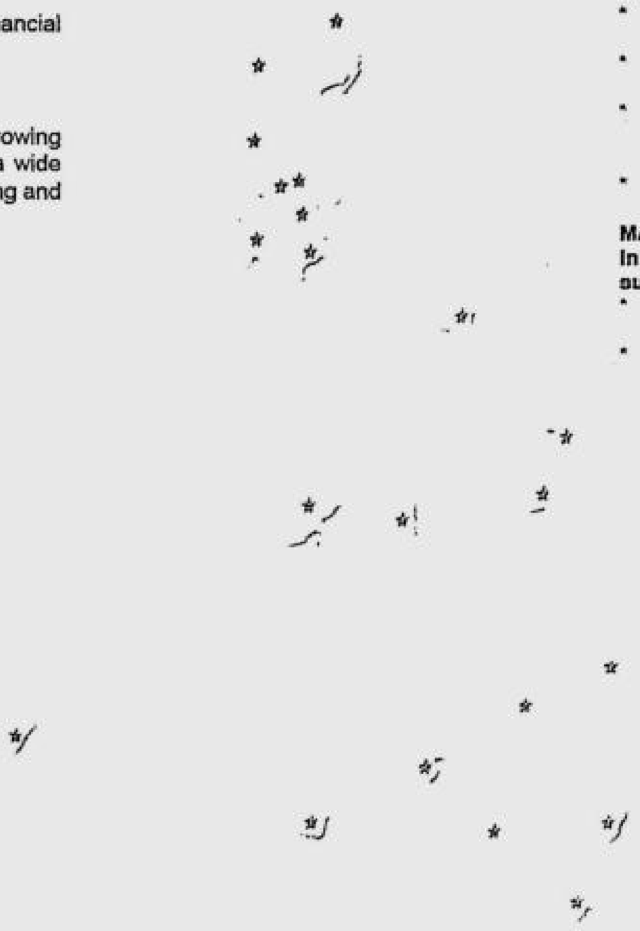
- * AFPSLAI Pension Express (APEX)
- * ATM Cyberpension



## CORPORATE MILESTONES

**FINANCIAL AND OPERATIONAL HIGHLIGHTS**

- Total Assets as of October 2006 aggregated P36.7 B, a 6% growth or P126.7 M as compared to the end-December 2005 figure of P36.6 B.
- Gross Income generated from January to October 2006 totaled P6.11 B with a Net Income of P4.33 B within the ten-month period.
- Total loan production from January to October 2006 amounted to P6.19 B, which benefited a total of 116,174 member-borrowers of AFPSLAI. It is noteworthy that loans generated in May 2006 of P2.4 B was the highest attainment recorded so far.
- The Association prouds itself with a total membership of 442,518.

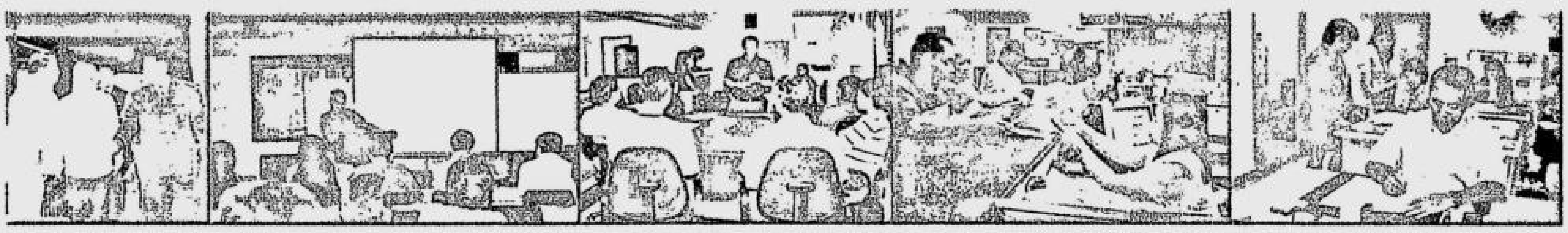
**MAJOR UNDERTAKINGS AND SIGNIFICANT ACCOMPLISHMENTS**

**Initiated development of new products/services and enhancement of existing ones, such as:**

- Reduction of 1% interest rate (add-on) for Salary Loan and Back-to-Back Loan and also the administrative fee for Emergency Loan.
- Housing Loan product which reduced the interest rates from 16% to 10% for loans up to P500 T, and 11% for loans more than P500 T up to P3 M;
  - Car Loan is made available to members with the lowest interest rate compared to other commercial banks;
  - The introduction of AFPSLAI Pension Express (APEX), an additional facility to the cyberpension launched in 2002, which provides AFPSLAI pensioners the 24/7 convenience of withdrawing monthly pension thru ATM stations nationwide; and
  - Construction and renovation of different Branch Offices to better serve the members.

**Corporate Social Responsibility**

- Scholarship and Educational Assistance Program for qualified AFP/PNP member-dependents currently benefiting 91 scholars;
- Livelihood Seminars across the country benefiting 1,120 members and their dependents;
  - Donation of ambulances, medical and dental equipment to various AFP/PNP units;
  - Construction of sports facilities and donation of sports equipment;
  - Outreach Programs - Pasko sa Puso ng mga Bata Project in selected preparatory/ elementary schools within AFP/PNP camps;
  - Granting of rebates in the amount of P130 M and holding of quarterly raffle draws where a total of P27 M (inclusive of tax) will be given out within the year to qualified Salary Loan borrowers; and
  - Alloted P30 M fund for the construction of residential units for qualified AFP and PNPmembers thru "Kawal/Pulis Kalinga", a joint project with Gawad Kalinga Foundation.



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CHIEF OF STAFF
ARMED FORCES OF THE PHILIPPINES
CAMP GENERAL EMILIO AGUINALDO, QUEZON CITY

### *MESSAGE*

On behalf of the men and women of the Armed Forces of the Philippines, I salute the Armed Forces and Police Savings and Loan Association, Inc (AFPSLAI) on the celebration of our 34th Anniversary on December 1, 2006.

Throughout the years, AFPSLAI has stood its ground, safeguarding the welfare and bolstering the growth of our members, investors and borrowers alike As Chairman of this AFP Financial Institution, I know well that the vigilant and calculated steps we have taken to uphold honest and fair service is the trademark of every employee's work. Our efforts have precipitated to significant reduction on interest rates for varied loans. But not only have we ensured the effectiveness of AFPSLAI's service, we have also worked for its enhancement by using technology through the introduction of the AFPSLAI Pension Express (APEX) The stability of our Association has also enabled us to take part in numerous charitable endeavors, which include housing assistance to qualified AFP/PNP members, rebate grants and vehicle donations to units like hospitals and fire stations

It is through this impartial service that AFPSLAI reflects the commitment of its management and staff to serve the interests of clients who have the twin responsibility of tending to the future of their families and ensuring continued peace, order, and security in our country.

Under the banner of our theme: "Our Nationwide Service Network: Our Strength, Our Pride. The Association is committed to serve our members' needs wherever they are," I thus enjoin you to carry on with renewed strength and dedication, ever-aware and responsive to the changing needs of our clientele May we continue to be a prime mover in shaping the future of the Filipino soldier and building a strong, progressive Filipino nation.

*Mabuhay kayong lahat!*

HERMOGENES C ESPERON JR
General AFP

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Republic of the Philippines
Department of Interior and Local Government
NATIONAL POLICE COMMISSION
NATIONAL HEADQUARTERS
PHILIPPINE NATIONAL POLICE
OFFICE OF THE CHIEF, PNP
Camp Crame, Quezon City

### *MESSAGE*

My warm felicitations to the management, staff and members of the Armed Forces and Police Savings and Loan Association, Inc. on your 34th Anniversary.

AFPSLAI has been a dependable and re-assuring presence in the lives of the members of the armed forces and the police over the past 34 years, providing much-needed financial services that meet the needs of the men and women in uniform.

I am very glad to note that the AFPSLAI has constantly strived to take bold and innovative steps to ensure better and more efficient services to its members.

Indeed, the continuing growth and stability of the institution manifests the firm commitment of the management and staff to uplift the morale and welfare of our soldiers and policemen and their families

As AFPSLAI enters another year, I hope that it will continue to be a reliable partner of the members of the AFP and the PNP who are tasked with the responsibility of ensuring national security, and maintaining law and order across the land

*Congratulations and Mabuhay!*

OSCAR C CALDERON
Police Director General

---

Armed Forces and Police Savings and Loan Association, Inc.
*Authorized by the Bangko Sentral ng Pilipinas*
EDSA cor Boni Serrano Rd., Camp Aguinaldo, Quezon City

### *MESSAGE*

Greetings!

The Armed Forces and Police Savings and Loan Association has truly gone a long way AFPSLAI was founded in 1972 with the earnest desire of a few good men to help soldiers cope with financial difficulties The concept was for those who had enough to pool their resources to help those who had less It was to be a simple cycle of giving and taking, with the investors and borrowers mutually benefiting from the process Dividends for the capital contributors would encourage more savings, thrift, and frugality, while loans for the borrowers would inspire self-sufficiency and financial independence Starting with a modest capital of P950,000 00, AFPSLAI has evolved into the undisputed leader in the non-stock savings and loan industry with total assets of P36 7 B and a membership base of 442,518.

Today, on our 34th Anniversary, we stand firmly committed to the following

1. Add value to our member-investors' investment,
2. Provide financial assistance to, and ease the burden of repayment of, our member-borrowers,
3. Promote the morale and welfare of the AFPSLAI workforce; and
4. Fulfill our corporate social responsibility

In pursuit of these commitments, AFPSLAI continues to innovate and enhance its products and improve its operations for a better and more efficient service to members We are particularly proud of our recently acquired capability to reach and service our members nationwide through our investment in information and communications technology

AFPSLAI also strongly encourages and promotes the culture of savings and responsible borrowing among its members Today, we are honoring member-entrepreneurs who have put their loan proceeds to good use, and with persistence, hard work, and discipline, have become successful and financially independent They are models whom other borrowers should emulate

We likewise honor, individually and collectively, our employees who, through their professionalism and commitment, have enabled AFPSLAI to become what it is today

As we continue to be a strong and stable company, so do we have the time, energy, and resources to give more meaning and substance to our corporate social responsibility - to promote the morale and welfare of our employees and to enrich the lives of our members and their communities

Thirty-four years of success have been made possible by the synergy of our stakeholders, the commitment of our workforce, the professionalism and competence of our management team, the wisdom of the members of the Board of Trustees, and the continued patronage of members It is this kind of working relationship that will ensure the success of AFPSLAI in the years ahead

*Happy Anniversary at Mabuhay tayong lahat!*

MGEN ROLANDO N FLORIA (Ret)
President and CEO

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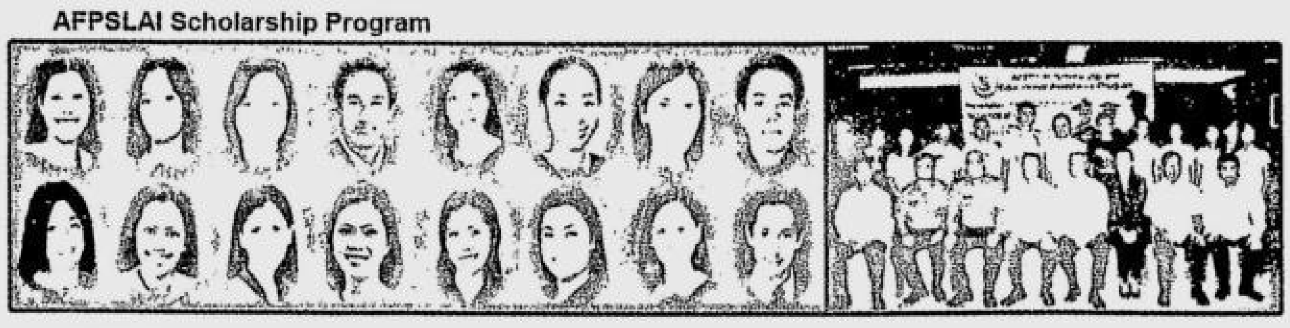
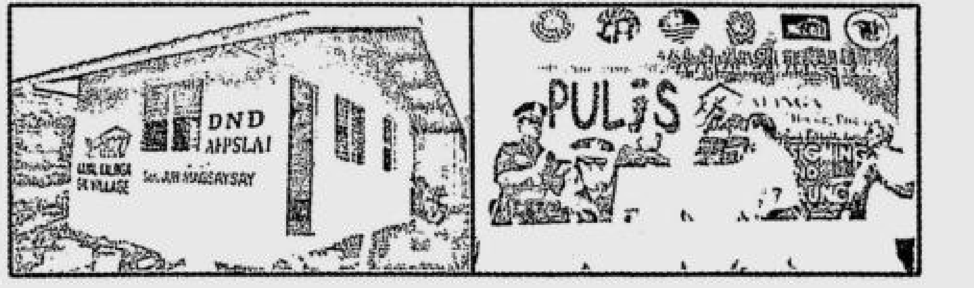
## SOCIO-CIVIC PROGRAMS

### AFPSLAI Scholarship Program



### AFPSLAI Kawal/Pulis Kalinga Housing Project

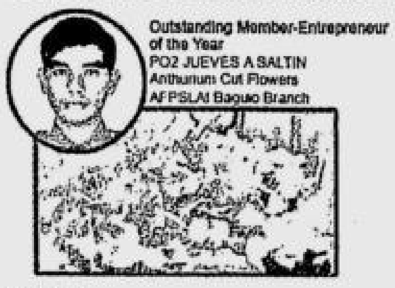


### AFPSLAI Livelihood Program

### AFPSLAI Donations Program

WELCOME
AMBULANCE

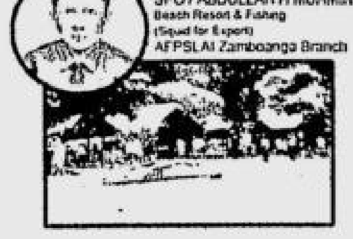
### Search for Successful Member-Entrepreneurs of the Year 2006



Outstanding Member-Entrepreneur of the Year
PO2 JUEVES A SALTIN
Anthurium Cut Flowers
AFPSLAI Baguio Branch

Maunlad Award
SPO2 EDUARDO P MAGLASANG
Wholesale & Retail Trade Buy & Sell of Agricultural Products and Grits Wholesaler
AFPSLAI Pagadian Branch

Malikhain Award
SPO4 FRANCISCO E TOBIO (RET)
Coconut Wine Producer/Retailer
AFPSLAI Tacloban Branch



Mapaglingkod Award
SPO1 ABDULLAH H MUHMIN
Beach Resort & Fishing
(Squid for Export)
AFPSLAI Zamboanga Branch

Masikap Award
SGT LLIDEGARDO SAYDE
Eatery Shop and Boarding House
AFPSLAI Calbalogan Branch

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UCPB
UNIONBANK
BDO BANCO DE ORO
ALLIED BANK Your Ally Your Bank.
BPI We'll take you farther.
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# OPINION

## Toxic incidents

**EDITORIAL**

OVER THE WEEKEND, A WALL-MOUNTED CABInet of chemicals collapsed at the San Isidro High School in Makati. When teachers and school personnel opened the room on Monday morning, they were surprised by the sight of shattered glass containers, wooden cabinet doors and rusting metal hinges and, worse, smothered by the fumes from the merry brew of dangerous chemicals. Several teachers and security guards as well as people living nearby fell ill and had to be hospitalized.

The following day, in Barangay Prenza in Marilao, Bulacan, residents were suddenly awakened in the early dawn with the stench of chemicals dumped in the nearby irrigation canal. Many vomited and fainted and were rushed to the hospital. Nearly half of the village's 3,000 residents had to evacuate to escape toxic asphyxiation.

The two incidents show a reckless disregard for safety in the handling of toxic chemicals. Considering that it happened in a top city and arguably the country's premiere business center, the Makati incident was an eyeopener on the condition of laboratories in public science education. The authorities might have acted swiftly to contain the chemical spill, and the sight of masked toxic fighters doing their job was indeed an impressive photo-op, but they don't allay the fears that public education and the overall environmental regime that is supposed to govern chemical experimentation and production may be inadequate, if not totally absent.

Those fears seem particularly rife and more so, confirmed, by the Bulacan incident. If educational and environmental authorities seem oblivious to the hazards of chemical experimentation in schools, then the government appears egregiously inept in regulating the disposal of chemical wastes and, worse, impervious to the risks inherent in chemical industries.

It is extremely worrisome that CFS Waste and Recycling Management Co. in Valenzuela City could be so brazen in dumping its waste into the irrigation canal. By the casualness with which its men—or its contractor—dumped the waste, it may not be far-fetched to think it had done this before, its confidence built up by having been not challenged, caught or even detected by the authorities.

Both incidents reveal a weak, if not altogether absent, regime to govern the chemical industries and the management and dumping of their wastes. It is galling, for example, that while police checkpoints seem punctilious in flagging down and inspecting vegetable and poultry trucks, yet they don't seem to be as vigilant in checking trucks carrying chemicals and other hazardous materials. For how could one explain that a 10-wheeler truck was able to dump hazardous waste in a village? Where were the police? Where were the members of the Army battalion supposedly battling insurgents in Bulacan and who would challenge and frighten people for the remotest suspicion?

And where were the personnel of the Department of Environment and Natural Resources? Environmental groups have all along expressed concern over the dubious accreditation system employed by the agency for hazardous waste treatment companies. The DENR could hardly even check septic tank waste dumping: a television investigative report last year showed footage of a well-known waste company dumping septic tank waste down city sewers, but the agency seems not to have acted on the report since the company continues to operate. Our environment is turning out to be one huge dump, thanks to the DENR.

Thanks, too, to the lemons at the DENR, President Macapagal-Arroyo signed the Japan-Philippines Economic Partnership Agreement which contains a controversial provision eliminating tariffs not only on more Japanese products but also Japanese chemical, hospital and municipal wastes.

Presidential Chief of Staff Michael Defensor said he was environment secretary when he objected to the provision, but the Department of Trade and Industry got its way and had the item included in the treaty. The fact that Defensor has since become effectively the President's right-hand man should indicate the magnitude of his influence over her mind and corollarily, over the government's environmental policies—a magnitude that, judging by the Japanese treaty, should be about the size of a mite.

Going by the treaty, it seems the Philippines is now positioning itself as a global toxic waste dump. And going by the Bulacan affair and other incidents of blatant dumping, it really seems to have acquired a credible record to deserve that title.

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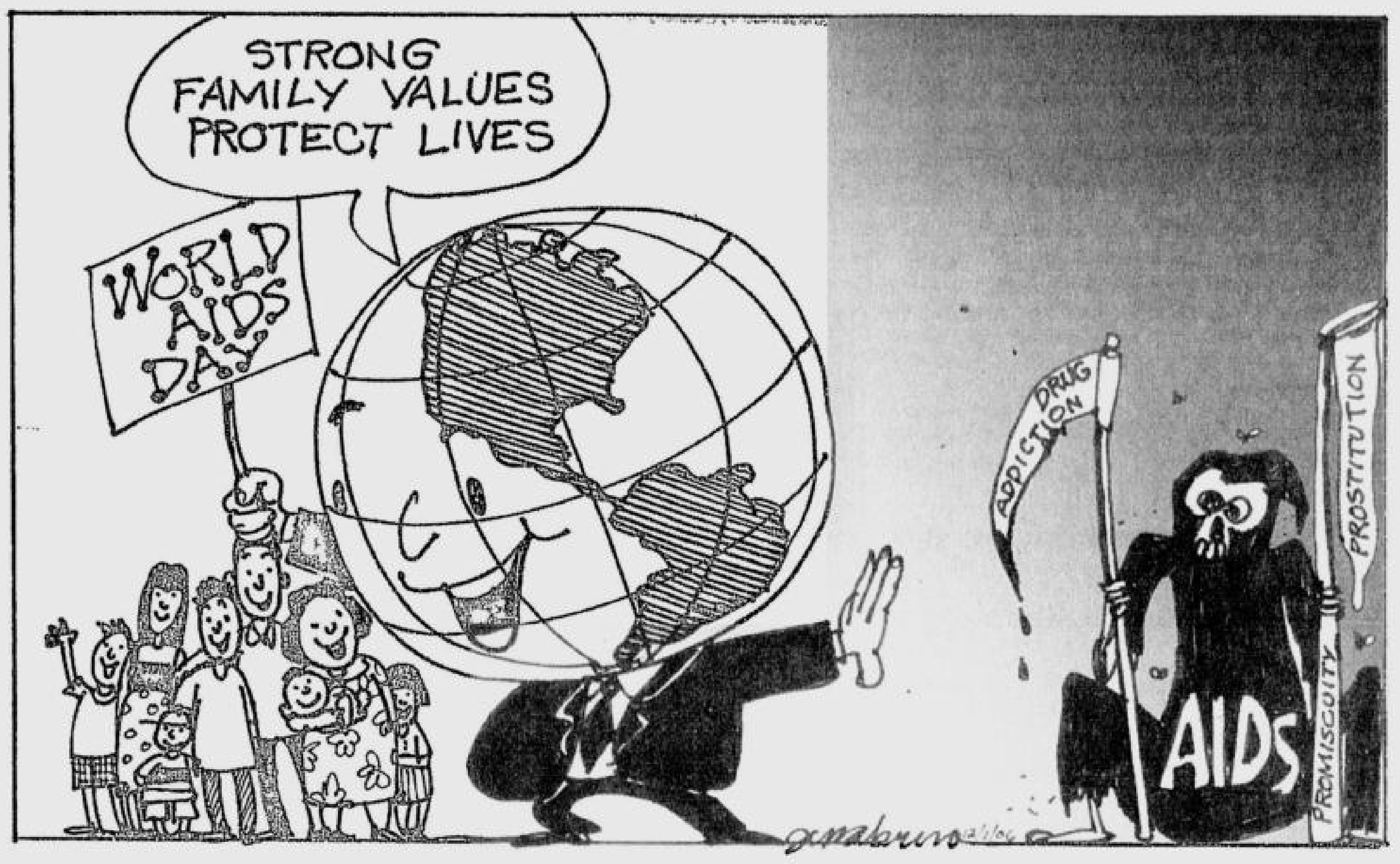


## Will the supertyphoon end the water shortage?

**AS I SEE IT**

*Neal H. Cruz*

I WONDER WHAT THE EXCUSE OF MAYNIlad and the Metropolitan Waterworks and Sewerage System would be for the continued water shortage in Metro Manila, now that another supertyphoon is pouring millions of tons of water on Central Luzon. They had said that the water supply to Metro Manila has been reduced because of the lack of rainfall over the Angat watershed due to the El Niño phenomenon, resulting in the fall of the water level in the Angat reservoir. This after several typhoons dumped tons of rain on Luzon and another dam, Pantabangan, had to release water because there was already too much of it in its reservoir and it was feared that the dam might break. I think the real reason is not El Niño, but plain incompetence, inefficiency and negligence.

The MWSS is not interested in finding more sources of water for the metropolitan area. It is more interested in the real estate business, selling big tracts of the La Mesa Dam watershed to land developers, reducing the area where Metro Manila's drinking water comes from.

Maynilad is being crucified for the sudden cutoff of water to parts of its concession area. Actually, the Lopez-owned corporation no longer runs the water distribution agency. It has given up its concession because of huge financial losses. It is now the MWSS that is managing it. Which is why it is being run inefficiently. MWSS officials should really be transferred to some real estate or housing agencies. Their interests lie there.

Maynilad said its water supply from Angat Dam was suddenly reduced, without anyone telling them, by the MWSS and the National Water Resources Board (NWRB) due to the rapid depletion of the water in the reservoir. Maynilad (and Manila Water) only distribute to customers the water allotted to them by government water agencies. The job of the government water agencies is to look for and develop additional sources of fresh water. And there are sources of water, already partially developed and kept in reservoirs, in front of their eyes, ready for the taking. But these are not being developed for distribution to thirsty people.

I am referring to, of course, Wawa Dam in nearby Rodriguez (formerly Montalban), Rizal, and also nearby Laguna and Taal lakes. I have written about them so many times (most recently just last Monday), that I am afraid readers familiar with them would already be bored. But I believe in the saying, "If at first you don't succeed etc.… " and that this anomalous situation should be repeatedly exposed until the authorities do something about it.

Millions of gallons of fresh water are stored behind the Wawa Dam, only a few kilometers from La Mesa Dam. Water from Wawa used to flow through a pipeline to La Mesa, where the water is cleansed and processed for distribution to users. Wawa used to be the main source of water for Manila. When the Angat Dam was constructed, Wawa was abandoned and the steel pipes either rusted away or were punctured by farmers to get water for their crops. To get Wawa water again to La Mesa, new pipes have to be laid. They won't cost very much because the distance is only a few kilometers. Not only can the government do it; a private Filipino company volunteered to do it at no cost to the government. But for some strange reason, the MWSS and the NWRB refuse to act on the proposal.

By "act" I mean either accept or reject the offer. But the two government agencies refuse to do either. They behave as if there was no proposal and they have no problem at all in the world. This has been going on for the last 13 years. If the offer had been accepted 13 years ago, Metro Manila would not have a water shortage now. If they had rejected it, another company would have done it and the result would have been the same. But they opted not to do anything.

Meanwhile, millions of gallons of water pour over the dam and go to waste every minute, while people the government is sworn to serve go waterless.

The MWSS would rather harness the waters of Laguna and Taal lakes. This will require pumping the water from the lakes up to La Mesa, where they would be processed for distribution. With the high cost of electricity and fuel, the final cost of the water to the consumer would, of course, be hefty. On the other hand, water from Wawa can flow down to La Mesa by gravity, which will make it cheaper.

But even the lake project is already several years late. The MWSS is deliberately delaying the bidding to wait for two foreign companies to be able to join, despite the fact that two Filipino companies have already qualified. Not only that, the two foreign companies have spotty records. One, a Malaysian company, abandoned its winning bid for Napocor's Masinloc power plant. The other, a Taiwanese company, is failing in its water project in Taiwan, which is already several years late. Yet the MWSS wants to smuggle them into the bidding even if the deadline has already long expired. Isn't that strange?

To date, there has been no explanation for their strange behavior either from the MWSS or the NWRB. Neither has Malacañang begun to crack the whip on them. So the people are thirsty? Malacañang is not. Neither are the senators, congressmen and Cabinet members.

* * *

**The silver lining behind supertyphoon "Reming" is that its rains will raise the water level at Angat Dam and end the water shortage in Metro Manila. Its rains will also wash away the toxic chemicals dumped into the Marilao River in Bulacan.**

## On snubbing the Judicial and Bar Council

**PASSION FOR REASON**

*Raul C. Pangalangan*

SCRAP THE JUDICIAL AND BAR COUNCIL interview? Fine, I said last year, but not for the reasons given by the justices, and not with high court justices pulling rank and the JBC caving in and carving out exceptions for the sitting justices. But if the JBC yields once again this year after it had already re-instated the public interviews, we will weaken the Court's moral power to sit in judgment over the political branches and apply exacting standards of public accountability. The next time the Court pontificates on lofty principles, the losing litigant can very well holler: Get off the moral high horse, Your Honor! We are all flawed mortals, you see.

I perfectly understand, however, if the justices feel that this idea of public interviews carries populism a step too far. I have argued that, "[g]iven the populist mood of the times, either the candidates will play it safe with motherhood statements sprinkled with legalese, or they will play to the gallery and appease the unknowing heathen. … But the twelve justices were so correct when they said: Go read the nominees' judgments and writings instead. They should have anchored their letter on this ground alone. Not that the interviews are moot, but that they are academic."

Judicial appointments are no popularity contests, and given our conflicting expectations of our judges (sometimes we want them to be strictly legalistic, other times we call on them to heed conscience, our own preferably), it may be more difficult to please a Pinoy gallery than win votes for the next "American Idol."

There is no point citing the US practice of very public confirmation hearings. Their process is unabashedly political, wherein the president submits his nominee to the Congress for confirmation—but it is meant to be a politics of causes, rather than personalities. I was a student in the United States during the nastiest confirmation hearings—for Robert Bork, a brilliant but conservative judge, the hangman in Nixon's Saturday Night Massacre who carried out Nixon's bidding to sack professor Archibald Cox, the independent investigator of the Watergate scandal—but he was grilled for his judicial approaches, not his personal loyalties and predilections.

We adopted that system in our 1935 Constitution, and wisely junked it in when we rewrote the charter after Marcos fell in 1986. We assigned the vetting function to the JBC, which short-lists the candidates, and gave the president the choice—the unapologetically political choice—to pick from the JBC short list.

The public confirmation hearing of US Chief Justice John Roberts, therefore, was part of a system of checks and balances between a political president and a political Congress. The proposed JBC interviews will occur in an entirely different setting. It will subject to popular checks a supposedly non-political process before an expert body like the JBC, while it leaves opaque and non-transparent the most insidiously political stage of all, namely, the final choice within the walls of Malacañang Palace.

But we are beyond that debate for now. Making the JBC interviews public is at best symbolic, dramatizing the abstract principles of accountability and transparency and making them palpable. Yet what is precisely at issue here is the symbolic meaning of justices disregarding a process laid down by a constitutional body.

In effect, they have dared the JBC to submit to the President the required three names without the interview, or reopen the nominations for failing to meet that three-name minimum requirement and thus enforcing, come hell or high water, the interview requirement. Failing that, the JBC and the watchdog organizations like Transparency Watch are better off finding more workable reforms to assure the public that it won't be part of, pardon the archaic metaphor, a *lutong makaw.*

The timing of the JBC snub is even more troubling, as the Panganiban Court comes to a close on a historical high, having gained public confidence with its liberty "trilogy" on EO 464 (executive privilege and the presidential ban on officials appearing in Senate inquiries), calibrated preemptive response (the no-permit, no-rally rule that was the cover to unleash anti-riot squads against protesters), and the "State of National Emergency," and most recently, the people's initiative. Its reservoir of goodwill and legitimacy is deep but, as with most things Philippine, precarious.

Already, Speaker Jose de Venecia and his lieutenants have openly spoken about filing impeachment charges against the two anti-Sigaw stalwarts, Chief Justice Artemio Panganiban and Justice Antonio Carpio. The papers have reported political vendetta to unseat Rizal Gov. Casimiro Ynares, brother of Justice Consuelo Ynares-Santiago, reportedly the last swing vote against the Sigaw petition. Both the Speaker and Palace spokesmen have suggested that the anti-Sigaw votes bespeak a lack of gratitude to the appointing power.

The personal turn is sad but typical of Philippine politics, where even judicial decisions are treated not as normative statements but as scores to be made and settled. Rally around the Court, we must, but the justices must take care not to be seen as rallying about themselves.

* * *

Max Soliven relished life with a passion and embodied the Filipino *joie de vivre*. He was my baptismal *ninong*, comrades with my father in the ROTC fields of Floridablanca. They were both from the Ateneo, my dad at the law school and Max from the college. We join his widow Preciosa and family in grieving his loss. Oliver Wendell Holmes once said: "When a great tree falls, we are surprised to see how meager the landscape seems without it."

* * *

*Comments to passionforreason@gmail.com*

# Story of betrayal

**ANALYSIS**

*Amando Doronila*

*(Concluded from Nov. 24)*

THE BIOGRAPHY OF SEN. EDGARDO ANGARA by Nick Joaquin fills the gap of explaining one of his enigmatic decisions: stepping aside for Joseph Estrada in the 1998 presidential election and the end of the term of President Fidel V. Ramos. Ramos had neither picked nor designated a successor. Estrada was ending his term as Vice President under Ramos. The 1998 election was a historic movement. It was the election for the presidency that was to usher the country into the 21st century. There was little to mark Estrada for greatness to respond to the challenges of leadership of Philippine democracy in the new millennium, except his immense popularity.

Joaquin drew out from Angara the admission that "I was set to run for President in 1998." This is where the mystery begins. The explanation sets the tone of the definition of Angara's political path after the 1998 election, which a story of how a non-charismatic politician parlayed issues—not demagogic appeal—into a formula for political success.

Angara had a strikingly successful tenure in the Senate when the 1998 election approached, and his path to the presidency was paved and wide open, according to conventional political standards. The 1987 election was Angara's first brush with national politics. President Corazon Aquino, in the first election she held since the restoration of democracy following the fall of the Marcos dictatorship, drafted Angara into her senatorial lineup. In that election, 24 Senate seats were up for grabs. Angara took fifth place, for his first six-year term in the Senate.

In the 1992 election, which Ramos won, Angara took third place. During his second term, he was elected Senate president in 1993 and in 1995. Angara told Joaquin: "I will admit that in 1992, when I emerged as No. 3 in the senatorial polls, I began to fantasize about my chances in a presidential poll. My friends told me that if Tito Sotto and Ramon Revilla (who were No. 1 and No. 23) had not run, I could have topped the election of '92."

That election marked the high tide of the ascendancy of movie and show-biz celebrities in national politics, with Estrada leading the charge with a landslide victory in the vice-presidential race. Revilla was a movie star and Sotto was a television star. Joaquin says that Angara imagined himself running against Estrada in "1998 and besting Erap's erotic glamour."

"That fantasy is not something I need to be coy about," Angara tells Joaquin. "It is said that every UP president considers himself a better executive than whoever is at the moment the nation's president; and that all senators believe they can be national president. I think that's true to a very great extent, although I must confess that, when I was UP president, I didn't consider me a more able executive than President Marcos. As senator, I did nurse the conviction, based on my poll performances and my legislative harvest, that I could be Philippine president."

But that fantasy did not last long in the midst of the transformation of Philippine politics toward charismatic mass politics. Angara tells Joaquin:

"I prepared for 1998. That doesn't mean I cast aside my real doings and duties. Not only did I continue proposing important bills and hustling to get them passed, but as LDP head, I busied myself keeping my political party united, strong and relevant."

Angara, who saw things in institutional perspective, was being overtaken by the sweep of the new trend toward populism that was not driven by any intellectual substance.

Estrada had decided to run for president as early as 1995, and declared his candidacy in 1997. Political reality also began to dawn on Angara. He told Joaquin: "I knew what his (Estrada's) problem was. He was leading in the surveys; they showed his chances were great, he could be hard to beat.

"But Erap knew he could be beaten unless he was carried by a real political party. Very weak was his Partido ng Masa. What Erap saw he needed was a genuine party officially recognized, long-time operating, and with the all-important nationwide machinery."

Joaquin said that "Angara knew what the price would be: the sacrificing of his dream Palace. But he was realizing that running for Malacañang could not be accomplished solely on brilliant performance records." Angara's own explanation to Joaquin was: "It pains me to say that I was downed by the great weakness of Philippine electoral contests; the weakness of our voters for popular names rather than good track records."

The poll surveys disappointed Angara. "As a strategic move to maintain the LDP majority in—and thus our hold on—Congress, I entered into talks with Erap on a possible alliance of the LDP with his Partido," he told Joaquin.

Angara admitted that his decision to give way to Erap disappointed many of his supporters. He said, "It was actually one of the hardest decisions I ever made in my life. When the campaign started, my core campaigners refused to sally forth until they had heard my explanation. I told them I had made various agreements with Erap on how he and I could collaborate in running the affairs of the country."

In the end, Angara lost to Gloria Macapagal-Arroyo for the vice-presidency. Estrada's popularity did not save Angara from defeat.

Angara said Erap had assured him that even if he lost, "I could still implement all the reforms I meant to accomplish as veep because he, as president, would give me a free hand to do that."

But Angara had to confess: "That did not happen, because Erap welshed."

The Erap-Angara pact is a story of betrayal.

# Pinays on Mt. Everest

**AT LARGE**

*Rina Jimenez-David*

NOELLE WENCESLAO AND CARINA DAYONdon are both female climbers with the First Philippine Mt. Everest Expedition and a study in contrasts. While Noelle is fair and somewhat chunky, Carina is dark and wiry. But looking at both of them, one is astounded that the two are able to climb mountains bearing 50-kilo backpacks, with ambitions to scale the world's highest peaks including the legendary Mt. Everest.

They relate that when they summited Mt. Dinali in Alaska earlier this year, the taller, heftier, foreign climbers were gobsmacked that such "small Asian women" could match them pound for pound and ascent for ascent.

"Your body can only take you so far," says Carina when I ask if they don't feel disadvantaged beside their male teammates (Janet Belarmino is the third woman on the team). On the higher levels of the world's highest mountains, they say, conditions like oxygen deprivation and disorientation place everyone, male or female, on the same plane. Strength no longer matters. Instead, says Carina, what counts in such situations is "strength of will, endurance and patience." And in this, she adds, "women have an advantage."

But it will take extraordinary amounts of will and patience to accomplish what the women on the team have set out to do. If they succeed in reaching the top of Mt. Everest next year, the three women will not only be the first Filipinas to summit the world's highest mountain, they will also be the first women from Southeast Asia to do so. That is, unless women climbers from Singapore, Malaysia and Indonesia, who began training in earnest when they heard there were women in the Philippine expedition, beat them to the summit.

If that happens, then Carina and Noelle will have set another record: being the first pair of women to summit Everest from both sides of the mountain: Carina from the China side (where climber Dale Abenojar claimed to have made his ascent this year), and Noelle from Nepal.

* * *

**BEFORE THEY joined the Mt. Everest Expedition team two years ago, Noelle and Carina were actually competitors in adventure racing. But they share similar stories of how they entered the world of climbing and began to dream of scaling Everest.**

"I wasn't all that athletic when I was much younger," recalls Noelle, who went to the elite Poveda for high school. It was only when she entered the University of the Philippines for college that she got initiated into athletics, through dragon boat racing, and then, after she found out she enjoyed the physical demands and mental toughness required of athletes, began trying other sports. "I met other sports aficionados, then got introduced to mountaineers, and before I knew it, I was into climbing and adventure racing."

Carina got introduced to climbing when she joined the Mountaineering Club of Xavier University in Cagayan de Oro. "And when I came home to Bukidnon, I found myself joining other climbing expeditions to Mt. Kitanglad (the second-highest peak in the country) and Mt. Dulang-dulang," she remembers.

When asked if they're never scared of falling or getting injured while climbing, both say that of course they feel nervous at times. "Fear makes you cautious," says Carina. "When you become overconfident, that's when you become careless, *malapit sa disgrasya* (prone to disaster)."

* * *

BUT there are special challenges, and quite frankly, complications a non-climber would never have expected, for women who scale mountains.

First off is the matter of personal hygiene. "When you go on challenging climbs," says Noelle, "you may not be able to take a bath for two months." "*Dinadaan na lang namin sa* wet wipes (We just make do with wet wipes)," adds Carina with a laugh.

There's also the matter of, uhm, hormonal fluctuations. "The high altitude and physical exertion seem to have different effects on different women," notes Noelle. While her period disappeared the whole time she was ascending Mt. Dinali, says Noelle, Carina and Janet found their menstrual discharge inexplicably increasing, in both volume and duration. This was a more serious problem than one would imagine, adds Noelle. "We can't carry more than the bare minimum essentials because we have to carry one month's supply of food on our backs," she says, "and also, when you have heavy flow during your period, you're losing iron and other nutrients."

These days, Noelle and Carina find themselves going over and above the line of duty or dedication just to find the means to finance the "Unity" expedition. Carina tells of personally delivering solicitation letters to potential sponsors and, because they have no money for marketing efforts, she must do so riding her bike. "And then," adds Noelle, "because she's all sweaty from her ride, security guards won't even allow her in the building, so she has to duck into a restroom, change into business clothes and make herself presentable before she can even reach their office."

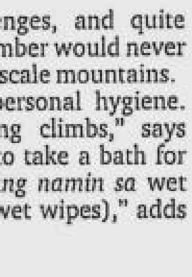
* * *

**ONE would have thought that after Leo Oracion and "Pastor" Boy Emata made a one-two punch of scaling Everest this year (with Romi Garduce bringing up third and Abenojar claiming to have preceded them all), the First Philippine Mt. Everest Expedition would have found next year's "unity climb" a walk in the park, albeit in high altitudes and freezing temperatures.**

**But, says Noelle wryly, "while there are many sponsors and offers of sponsorship, we have very little money." Firms have offered to provide them with clothing, gear and even bottled water in exchange for publicity, but the team needs money for air fare, training and for paying their sherpas or Nepali guides.**

**Why do they do this—not just climb but even assume responsibility for raising money? Their reasons and motivations in tomorrow's column.**

# Time capsules



**LOOKING BACK**

*Ambeth R. Ocampo*

WHILE MOST PEOPLE SURF THE NET FOR porn, there are strange birds that use the information highway for other things. Readers have sent me some links for the most unusual sites like one that contains pictures from the pre-war Manila police morgue. Definitely not a site for the squeamish, it contains graphic displays of various forms of death from murder to electrocution by lightning bolt.

This reminded me of a visit to the old Public Safety College in Fort Bonifacio that had a bulletin board with similar photos: prison riots, a woman hanging dead by a noose, a cannibal's dinner table with a half-eaten meal. There was even a board that taught future crime scene investigators the difference between various types of pubic hair from samples placed in small clear plastic bags labeled: Ilocano, Kapampangan and, would you believe, even Zebra.

Another interesting link recommended by a blogger brings you to the US Library of Congress and allows you to flip through a digital copy of the first book printed in the Philippines, the "Doctrina Cristiana" of 1593. This book is so rare there is only one copy in the entire universe and it is not in the National Library in Manila, but in Washington, D.C. Yet we do not have to fret because the Internet has made it possible for Filipinos in the Philippines to browse through this book and other materials from half the world away. Frankly, modern technology may have made the world a smaller place and research much simpler, but the basic tools of any historian—curiosity, critical thinking and an openness to the material—remain the same.

I have searched the Net for Filipiniana materials in the United States, but I have not done the same for Europe or other places that might even remotely be a repository of cultural artifacts from the Philippines. We are glad that Casa Asia, based in Barcelona, has brought to the National Museum in Manila a selection of 19th-century photographs that give us a peek into life in the Philippines toward the end of the Spanish empire. "El imaginario colonial: Fotografia en Filipinas durante el periodo español 1860-1898" is the closest to having a time machine and we hope that these pictures travel around the country so that we would appreciate the wealth of material that remains open to researchers in Spain.

The Department of Foreign Affairs printed during the 1998 Philippine Centennial a handsome book, "Philippine Art in Spain," and one of the active members of that committee, Jose Ma. Cariño, has since published two more handsome coffee-table books on the same theme. We earnestly hope he publishes much more because the Philippine National Library, the Philippine National Museum, the Philippine National Archives and many private and ecclesiastical collections were destroyed during the war. What remain now are seen either in old photographs or in museums abroad.

I have often felt strange that I have had to do research on my own country in repositories abroad, that I have to travel to Spain, France and the United States to study vestiges of our past. Some rabid nationalists demand that these materials be repatriated, but I take a more moderate line. I remain ambivalent about having many treasures of Philippine art abroad rather than in the Philippines, but had these things been in Manila during the war, they would have been permanently lost or destroyed.

What would our cultural history be if the "Doctrina cristiana" of 1593 was left to the elements and termites in Manila? What would our archeological records be if the golden Agusan image of an ancient deity is not preserved in the Field Museum in Chicago? I'm afraid to even imagine it being brought to the melting pots of Meycauayan and transformed into tacky jewelry or sold for gold value.

What about the famous golden *bulul* that lies in a stockroom in the Museum for Völkerkunde in Austria? Or the crates of specimens and assorted Philippine items Rizal sent to a museum in Dresden when he was in exile in Dapitan from 1892-1896? What about the 16th-century *baul* that has a view of Intramuros drawn on its inside cover that now rests in Mexico?

All these things have survived because they are kept abroad. All these things have been preserved abroad. Many libraries, archives and museums in Spain and the United States have preserved these artifacts and we should be grateful that they form a time capsule so that interested scholars can research and make these cultural links known to a new generation.

Over the years, I have visited many libraries, archives and museums abroad that contain Philippine material. I can't imagine what I could have done with a digital camera. We have machines that can enhance old documents and make them readable again. We have computer programs that can read text audibly from a page or transcribe script into print. Now we need interested and dedicated researchers who will document all these to enhance our appreciation of the past.

When all the data are in, perhaps we can put everything in context and capture that elusive thing we call national identity.

* * *

*Comments are welcome at aocampo@ateneo.edu*

# Pedigrees

**PINOY KASI**

*Michael L. Tan*

WHEN I HEAR "PEDIGREE," I THINK OF A SNOOTY poodle, haughty head held up high, with a certificate from the Philippine Canine Club showing her parents, grandparents, great-grandparents, including several names in red to refer to champions or those that won awards in dog shows.

But pedigree applies as well to humans, with claims to aristocracy, again supported by the pedigree itself, which is the list of ancestors. In Western countries, it does make some sense since only the rich would have extensive ancestral records. I'm going to explain later that among the Chinese, both rich and poor (or maybe the not so poor) are able to keep pedigrees.

Last Wednesday, I wrote about the human need to unravel our origins, dating back millions of years with human evolution, or in the more recent past with family trees. There's even a computer software now available to help with reconstructing the records.

But even without the software, I think people might be able to manage. The Chinese have managed centuries of ancestral records without computers. A few years back, my parents and I visited the province of Fujian and went to our *lao jia* (ancestral village), where my paternal grandfather came from. My father and all his siblings were born in the Philippines and yet the ancestral book had them all. I was told that if I really wanted to dig further back, I could do this across several generations.

Shortly after that visit, my father received a letter from the family association asking him to update the records by sending the names of his children. Again, I'd imagine that the records will continue to be updated across several generations of Chinese-Filipinos.

Here in the Philippines, family trees are beginning to catch on. In fact, this might be a good time to start a project, with the Christmas clan reunions. Just interviewing all your relatives should get you started with your pedigree (stop thinking now about poodles).

If you're really serious about all this, you can bring the names of some of your ancestors to the Mormons' national church headquarters in White Plains, Quezon City, where they have a computerized file of all birth records in the Philippines. From these files, you should be able to piece together a major part of your ancestral jigsaw puzzle.

### Complications

Not all of this search for ancestors will be smooth sailing. As you search through the Mormons' computerized files, be prepared for surprises, such us finding previously unknown spouses and offspring of those illustrious ancestors.

A bigger problem though may be the lack of records, given that many Filipinos are born and die without ever being registered. That's why the best way to start is still through old-fashioned interviews with your relatives. Work on the older ones—even if they seem forgetful, their long-term memory is usually intact, and that includes remembering who's related to whom.

I know one elderly woman who had to be hospitalized two years ago and whenever a doctor, nurse or therapist entered her room, she'd look at the name plate. If the surname sounded familiar to her, she'd begin rattling off the names of people she knew with the same surname and ask if the hapless hospital staff was related. With additional questions about hometowns, parents' and grandparents' names, she did succeed in establishing some of the kinship ties of several of the hospital personnel.

Not surprisingly, this grand old lola's home in Quezon City has its family tree painted on her living room wall. It's a large tree, which I've always imagined to be narra, with the main trunk representing a man who lived in the 19th century, with four (or was it five?) huge branches, each representing one wife, with the names of all descendants, and their spouses, down to great-grandchildren represented by tiny twigs.

Anthropologists love these family trees, or, if we want to sound more scholarly, genealogies. There's a whole notational system for doing these genealogies to represent males, females, sibling relationships, parent-offspring relations, marriage, divorce, death.

But I've always wondered how accurate these genealogies are. Not all families will be as inclusive as that Quezon City clan I just mentioned, with all the side branches. Other clans would be very selective with their family trees. We remember the lawyers and doctors and bishops and generals, but conveniently forget the *kobrador*, the *kargador*, the vendors, the *colegiala* (convent-school bred) who ran away with (gasp) the *tsuper*, oops, I beg your pardon, the family chauffeur.

Then there's the problem of families that change their surnames. "I-witness'" Howie Severino had an entertaining documentary last month about names in the Philippines, with some coverage of stigmatized surnames. The documentary mentioned one Ilocano chap with the surname Pekpek (a Tagalog slang word for the vagina) who got it changed to Perpek. Only in the Philippines.

### IMSCF syndrome

Now the truth why I'm doing another column on origins. I had a subtitle in last Wednesday's column that read "IMSCF syndrome," but didn't quite get to discuss the concept for lack of space.

So just what is this syndrome? One of my graduate students, Christine Ajoc, alerted me to this term in a paper she submitted for my biological anthropology class. It means "I am Spanish-Chinese-Filipino syndrome," and it is common among overseas Filipinos living in North America. Among Filipinos in Hawaii, there's another variation where they claim Hawiian ancestry as well.

The term actually appears in a legal website, dictionary.laborlawtalk.com, and is described as "ethnic forgery" because that mixed ancestry is fabricated. The dictionary entry speculates that this falsified pedigree reflects the lack of a national identity among overseas Filipinos and the need to boost their social status by claiming to have Spanish and/or Chinese blood. Somehow, Filipino takes on connotations of being poor, of being inferior.

When you think about it, this is really another variation of genealogical amnesia. By bringing in fake ancestors, we actually exclude the genuine ones. It's sad, in a way, and instructive, reflecting our colonial mentality and our obsession with class.

I don't hesitate to tell people my grandparents came from a dirt-poor village in southern China and that both my grandfathers started out in the Philippines with very small buy-and-sell ventures, with my maternal grandfather selling handkerchiefs on a sidewalk in Escolta.

My father says there is a Chinese proverb that, loosely translated, goes this way: "A successful person should have no qualms about acknowledging humble origins." I would think there should be pride in staking that claim, and making a statement for the way hard work can make a difference for generations to come.

# Pacman's best gift to RP

I AM NOT AN AVID BOXING FAN. NOT because I hate the sport, I just can't bear watching someone getting hurt or taking those beatings in order to win.

However, from a philosophical point of view, boxing reflects what life really is. Manny Pacquiao has shown that hard work, perseverance, belief in oneself and strong faith pay off.

Pacquiao has become a symbol of hope for Filipinos, especially the poorest of the poor who can now see, in his rags-to-riches success, a light at the end of the tunnel of hunger and poverty. No one can discount Pacquiao's influence on the entire nation if he espouses the cause or advocacy that is closest to his heart.

But Pacquiao should listen to his mother: politics is not for him. As the saying goes, "Mother knows best."

Deep in our hearts, we know he is a simple man with simple needs, we know he loves his family and his country sincerely, and we know he will be happy to be of service to fellow Filipinos.

We want him to continue to be on the side of the people and be the voice of the *masa*, who truly adore him. Pacquiao is the best person who can express their aspirations because he comes from them. He does not need to be elected into public office to generate support for whatever causes he may decide to espouse.

Espousing a worthy cause. This will be the best Christmas gift the "People's Champ" can give Filipinos.

**—LIZA M. VIDA,**
**Kaisampalad Inc. (Philippine NGO Council for Food Security and Fair Trade),**
**26 Matalino St., Barangay Central, QC**

# Acts of disrespect

SEC. 37 OF REPUBLIC ACT NO. 8491 prescribes that the Philippine National Anthem should be played or sung in accordance with the musical arrangement of Julian Felipe.

Many who had sung or led the singing of the National Anthem during big gatherings have violated this law. Others even created their own version by bringing the notes one octave higher near the end of the anthem. The infractions are tantamount to acts of disrespect.

**—L. ENCHONG SEE,**
**enchongsee@yahoo.com**

# Lanao Sur lawmaker reinforced stereotype of 'barbaric' Muslims

REP. FAYSAH DUMARPA'S VIOLENT BEhavior in the dining lounge of the House of Representatives only reinforced the stereotype image of Muslim Filipinos as "uncultured, barbaric savages." Sure, her emotion got the better of her that night, and being a Muslim myself, I do understand the state of utmost disgrace she felt.

But slapping and threatening an employee was way out of line. A similar situation happened to my parents in a restaurant when they were mistakenly served a pancit canton which had pork in it. To express their outrage, there was the bellowing and scolding. But my father never laid a finger on the waiter and neither did my mother threaten him. They controlled their anger and went up to the restaurant's manager to file a complaint.

Dumarpa should have done the same. She should have approached the situation in a civil manner rather than physically striking the waitress. As a public figure, a ranking official at that, she should have adhered to proper decorum and etiquette.

In this century, violence is deemed obsolete. Just because a person has upset us does not mean we can beat the hell out of him. Why not let the system reprimand him instead, the system which lawmakers, such as Dumarpa, work within?

I think such violent reactions only advance the advocacies of hate, hostility and terrorism.

**—JT COHEN,**
**me_myself_jt@yahoo.com**

# State schools should not collect fees

WE WOULD LIKE TO MAKE some clarifications on Solita Monsod's Nov. 25 column titled "'Trapo'-like spins on UP tuition hikes."

First, she purposefully underestimated the crowd that joined the boycott of classes last Nov. 23. Anyone who passed by the demonstration program could back us up on our contrary claim.

She also said that based on "information from all colleges on campus," no classes were cancelled for lack of attendance. The majority of the colleges in UP Diliman were present at the rally and even carried banners proclaiming their opposition to the proposed tuition and other fees increase (Tofi), not to mention the boycott and protest programs also successfully held at other UP units nationwide.

Monsod asked, not without a hint of malice, if the participants of the rally "were all from the UP community" or "were all UP students." Indeed they were not, for the protest against Tofi has been actively supported by many other sectors of the UP community (including colleagues of hers in the faculty who know better) and by other groups outside UP who oppose the commercialization of education.

Monsod also defended the UP administration by proclaiming that "in the spirit of academic freedom and freedom of speech, they (rallies) are allowed, defended and even encouraged by UP authorities." We can hardly recall the last time that the UP authorities allowed us to rally. She must have forgotten the administration's harsh dispersal of the UP community's picket held in protest of the massive lay-off of janitors a few months ago. Even our student publication, the Philippine Collegian, has been shut down for three months now.

Monsod then proceeded to echo the UP administration's pro-Tofi spin. She said that one reason for the students' indifference is that the Tofi will only be imposed on incoming students. This is the spin the administration uses to encourage indifference among the students and to justify its decision not to consult with the present students and members of the UP community on this issue.

Monsod then champions the concept of the Socialized Tuition and Financial Assistance Program (STFAP) which supposedly groups students as to how much they should pay depending on their income. But Monsod (purposefully) failed to mention that under the current STFAP, three out of the nine income groupings are given full subsidy for tuition; and with the current proposal, only the first of the five new income groupings will be fully free from paying tuition. This group will constitute no more than 10 percent of the students.

UP being a state university—in case Monsod and company have totally forgotten—should not even entertain the bracketing of tuition payments because there should be no tuition fee at all in a supposed state-funded educational institution.

**—JUAN PAOLO ALFONSO,**
**chair, UP Diliman University Student Council**

# Proud of the man

## VOICES ON INQ7.NET

WHEN US SUPREME COURT Justice Anthony Kennedy learned that I am Filipino, he proudly said that he was a good friend of Hilario Davide Jr.

Israel's former Supreme Court President Aharon Barak said the exact same thing to an international audience.

I take pride in this man who has symbolized the Philippines to the world's intellectuals, the man I followed on television before entering law school in 2001, and who spoke at my college graduation that year.

Our Supreme Court has occupied a hallowed place in the Filipino psyche since Edsa People Power II. Our democracy looks to unelected justices to solve its greatest dilemmas. We see this as an irony but not a flaw, and ordinary citizens' recent scrutiny of Justice Antonio Carpio's powerful opinion on Charter change brings home the point. A Chief Justice is a scholarly moral leader, not a political one.

I hope that when our new Chief Justice is chosen, scholarly and moral considerations will seize the day.—**Oscar Franklin Tan, Harvard Law School (via e-mail)**

* * *

Why would Speaker Jose de Venecia harp on his defense of Hilario Davide during an attempt in the House of Representatives to impeach the Chief Justice? This is really typical of what is wrong with the Philippines.

Does the Supreme Court owe De Venecia eternal gratitude? I would have thought that he acted for the national interest when he took a stand against impeaching Davide.

Why should we believe De Venecia now when he says he is acting for the people in pushing for Charter change? Those who oppose his group have the best interests of the people, too.

This is not a black-and-white issue on morality or decency. This is about doing the right thing to achieve change.

De Venecia and his supporters are wrong and the Supreme Court has said so.—**Jess Diaz, Sydney, Australia (via e-mail)**

* * *

I am so glad the verdict on the Subic rape case will be out soon. Most of the media and women activist groups, with their lynch mob mentality, have tried to make this case not about helping the alleged victim or having a fair trial for the accused. They have turned it into an issue pitting the Philippines against the United States. That is wrong. This shouldn't be about agendas or politics, but about justice.

Delaying the announcement of the verdict was a smart move by the judge and showed his determination to give the US Marines the fair trial that they deserve.—**Ross Hunt, Springfield, Tennessee (via e-mail)**

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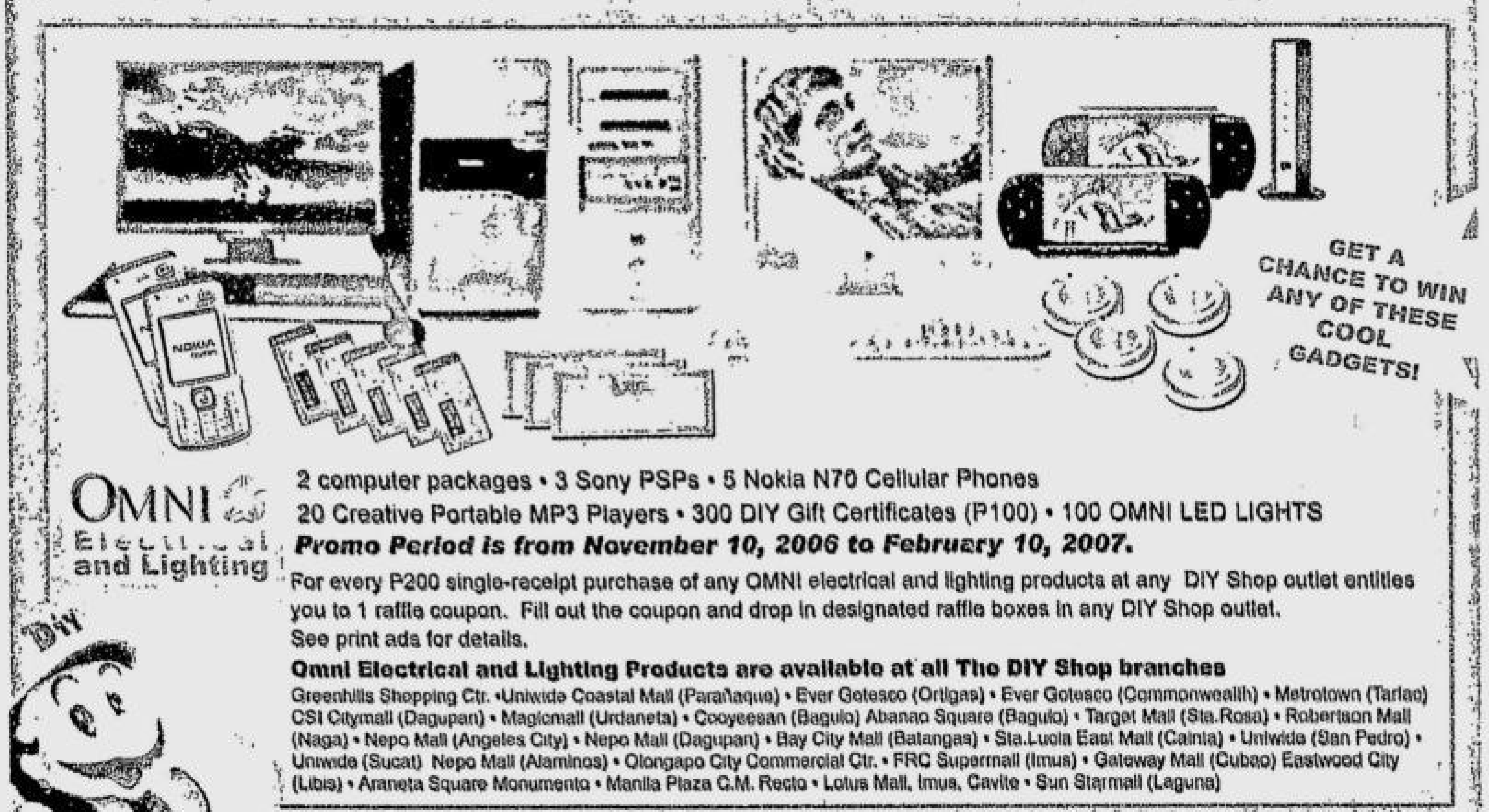

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# Pesticide poisoning downs 79 people

DAVAO CITY—AT LEAST 79 people, mostly school children, were hospitalized after inhaling chemical fumes from a nearby banana plantation in the town of Braulio Dujali in Davao del Norte on Wednesday morning.

A LOCAL TV crew prepares to take footage of an 85-hectare banana plantation that is managed by former MNLF rebels in Sultan Kudarat, Maguindanao. The plantation is yet to compete with bigger plantations that use pesticides in their operations. CHARLIE SENASE/INQUIRER MINDANAO

Dr. Cherry Demaala, municipal health officer, said at least 30 students of the Tanglaw Elementary school passed out while they were gathering for the flag ceremony.

The initial number of those who were brought to the hospital reached 65, including year-old child and five teachers.

Mayor Greogorio Faculla also ordered an investigation and ordered health officials of his town to monitor the condition of the victims.

The victims, whose number ballooned to 79, were immediately sent to the hospital. Demaala said they were already out of danger but are being observed closely.

The number of victims, Demaala said, was enough to cause an alarm.

Demaala said the victims suffered dizziness and nausea, many of them fainted after they inhaled the toxic fumes of the chemicals from the Tagum Agricultural Development Company, Inc. (Tadeco), a company owned by the Floirendos.

That the victims inhaled toxic chemical fumes was also confirmed by Fertilizer and Pesticide Authority director Estrella Laquinta. She said the victims were exposed to Mocap, a nematicide or chemical used against worms in the plant root system.

Reports said that the poisoning happened after the employees of Tadeco applied Mocap while the school activity was ongoing.

Tadeco, through its media relations division, also quickly said that there was a chemical leak. In a statement, the company also expressed regret over the incident.

"In response to what happened, Tadeco has already provided immediate medical assistance in the form of ambulances, hospital care, and trained medical professionals. The company is committed to providing all that is necessary in order that a similar incident will not happen again," Tadeco said in a statement.

Mocap, which is manufactured by Bayer Cropscience, contains ethotrop as its active ingredient. Ethotrop, on the other hand, is a known cholinesterase inhibitor or a chemical that severely affects the functioning of the nervous system.

The Pesticide Action Network (Pan) in its website indicated that chemicals with ethotrop could cause nausea and weakness or death and paralysis. *Jeffrey M. Tupas, Inquirer Mindanao*

## Debate in Davao City rages over proposed ban on aerial sprays

DAVAO CITY—OFFICIALS OF the city remain locked in debate over whether or not to ban the spraying of pesticides in banana plantations even after 79 people were poisoned apparently by chemicals used to fight plant pests.

The poisoning took place four days after Mayor Rodrigo Duterte reversed himself on the use of aerial sprays for banana plantations.

But on Sunday, he changed his mind again, saying in a TV show here that he hosts that he was convinced there was nothing wrong with aerial spraying.

Duterte said his decision was based on the findings of the team he formed to conduct studies on aerial spraying, including the validation of claims it has been causing illnesses to residents living near banana plantations.

Councilor Nenita Orcullo, proponent of the proposed ordinance banning aerial spraying, questioned the capability of engineer Mario Luis Jacinto, city planning coordinator and leader of the team.

Orcullo said Jacinto's team did not consider the documents presented by nongovernment organizations.

The Mamamayan Ayaw sa Aerial Spraying and Interface Development Interventions have presented documents, which detailed the experience of more than 180 residents in connection with aerial spraying.

Banana companies have opposed a ban saying the chemicals they use passed stringent measures being implemented by the Fertilizer and Pesticides Authority (FPA) to ensure these are safe.

But Dr. Norito Gicana, executive director of FPA, admitted during a special session of the city council on the issue of the ban that the agency's approval of chemicals now being sold in the market, many of which are being used by banana and pineapple plantations and other agricultural farms all over the country, is not an assurance that they would not recommend its pullout.

"You have to remember the dirty dozen and what we did to ban them," he said referring to a group of chemicals banned by the United Nations.

These were poly-chlorinated biphenyls, dioxins, furans, aldrin, dieldrin, DDT or dichlorodiphenyl-trichloroethane, endrin, chlordane, hexa chlorobenzene (HCB), mirex, toxaphene and heptachlor.

"We banned DDT because of its damaging effect on humans although it was effective against malaria...We can also ban other chemicals if they will be proven harmful," Gicana said.

Councilor Angela Trinidad said Gicana's statement only proved that the supposed strict evaluation and the approval of FPA is not a guarantee that chemicals are not harmful to humans. *Rizalene Acac and Jeffrey M. Tupas, Inquirer Mindanao*

CHILDREN of Barangay Sta. Rosa Uno use face masks to avoid inhaling toxic fumes coming from the their river in Marilao, Bulacan. The fumes came from a still unidentified type of chemical that was dumped into the river. JOAN BONDOC

## Factory owner sued for toxic chemicals

MARILAO, BULACAN—POLICE have filed charges against the owner of a plastics manufacturing company based in Valenzuela City that was suspected to have discharged toxic wastes into an irrigation canal here on Tuesday.

This came after the driver of the truck that dumped the wastes, Lope Reyes, retracted his earlier statement identifying Plastimer Industrial Corp. as the owner of the wastes.

Police charged Cristina Santos, owner CFS Waste and Recycling Management Co., Reyes and helper Allan Torres with violations of the Toxic Substances and Hazardous and Nuclear Waste Act, Clean Water Act and the Clean Air Act before the Bulacan prosecutor's office.

Also charged with violation of environmental laws were Rexson Carpio and Ato Policarpio, who were believed to have ordered Reyes to dump the wastes in Barangay Prenza II here, and the truck owner Evelyn Sto. Tomas.

Police released truck helper Jose Arnaldo, 71, saying the case against him was weak.

Supt. Edwin Quilates, police chief here, said they have arrested Carpio while Policarpio is still at large.

Reyes, who was arrested with Torres eight hours after the wastes were dumped early Tuesday, identified all the suspects in his sworn statement.

Lou Ernie de Sales, consultant of InChem, a chemical firm tapped by the Department of Environment and Natural Resources in Central Luzon for the cleanup operations, said they had retrieved 11.3 tons of toxic chemicals from the river.

The operations were conducted to prevent the flow of chemicals to nearby villages in Meycauayan and Obando towns.

The villagers woke up to a stench coming from the river and soon felt the effects of the toxic waste dumping. At least 50 people were brought to hospitals for poisoning. *Carmela Reyes, Inquirer Central Luzon*

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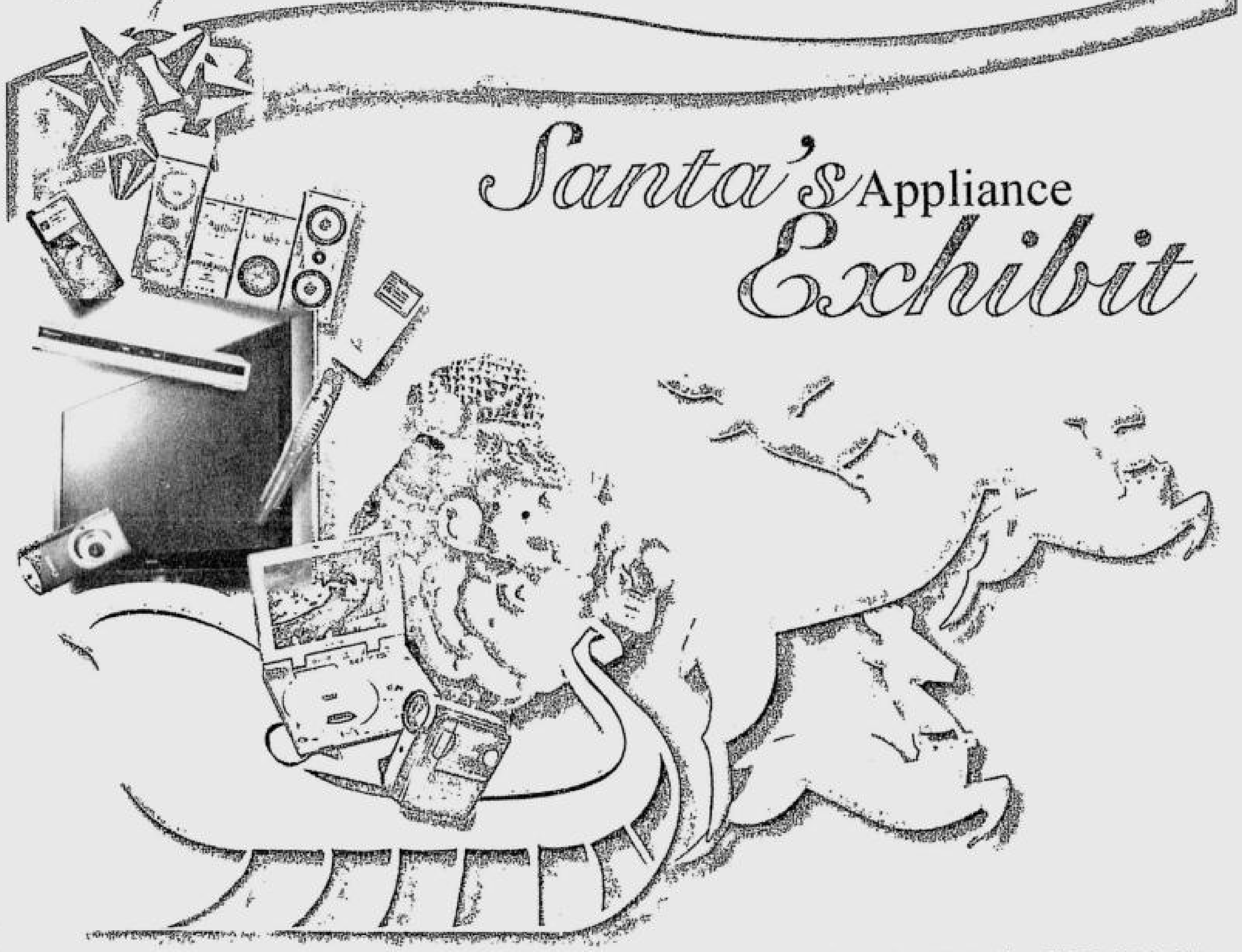

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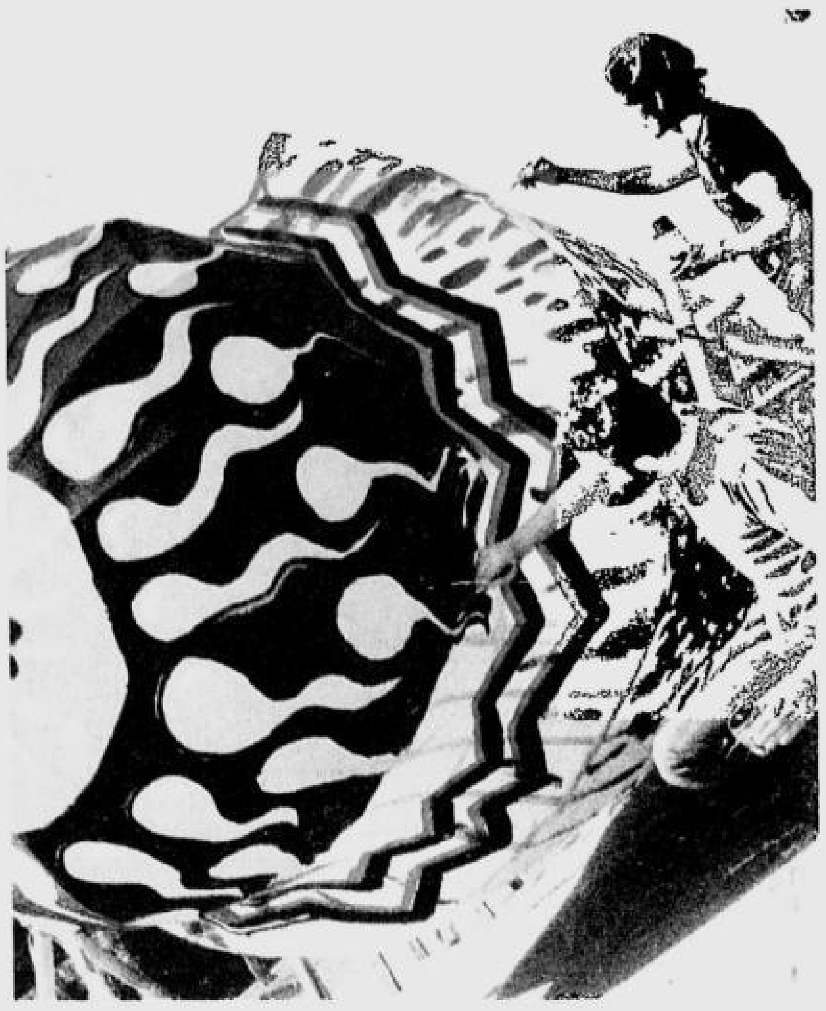


**KAWAYA DE GUIA**, son of eccentric filmmaker Kidlat Tahimik, puts finishing touches on a giant condom that he and artists Roger Bibal and Allan Manalastas built for a World AIDS Day parade sponsored by the Philippine NGO Council. The condom is felt paper stretched across a 20-foot bamboo frame that is 8 meters in diameter. VINCENT CABREZA/INQUIRER NORTHERN LUZON

# Giant condom finds Baguio cool host as AIDS victim dies

**By Vincent Cabreza**
*Inquirer Northern Luzon*

BAGUIO CITY—MOTORISTS TRAPPED BY THE late afternoon rush hour were shocked on Thursday when artists, nursing students and gender rights activists wove through traffic along downtown Baguio carrying a 30-foot condom on their shoulders.

The colorful condom was Baguio's contribution to the celebration of World AIDS Day today (Dec. 1), said Eden Divinagracia, executive director of the Philippine Non-Government Organization Council on Population Health and Welfare (PNGOC), which financed its construction.

Artists Roger Bibal, Kawayan de Guia, Allan Manalastas and Kigao Rosimo stretched wads of felt paper over a huge bamboo frame to simulate a condom.

On the mascot's blue field, the artists painted yellow and white "sperm" cells, and drew a smiling orange face on the "condom's" tubular front end.

Some pedestrians suddenly froze on the streets when they realized what the giant mascot actually represented.

"I thought it was a very long bullet until I saw 'Safe Sex' painted [on the left section of the] condom. I could not stop giggling," a student said.

> '... we are cautious about outrageous gimmicks...'

## Outraged

But government doctors promoting local reproductive health programs expressed some reservations about what some of them described as an "outrageous march."

Dr. Cecilia Brillantes, administrator of the city's social hygiene clinic, said AIDS awareness advocates have long shifted their advocacy from promoting condoms to securing finances for ailing AIDS patients.

"We admire the artists for constructing that large condom. But while we used to lobby for an ordinance that compels a 100-percent use of condoms in Baguio, we are now seeking a law that would create a trust fund to help AIDS victims," she said.

"We feel the trust funds have become a more important agenda than promoting condom use, although we are not stopping the advocacy for a condom [use] law."

The PNGOC condom march occurred on the same day a Baguio-based AIDS victim died in a local hospital, Brillantes said.

She said the victim's family could not afford a proper burial, much less a cremation, which is required by law. "I advised the victim's family to solicit funds from [local councilors], so we could give the victim a pauper's burial, while we lobby for the trust fund for future victims," she said.

Divinagracia said experts have recorded 2,500 HIV-AIDS cases in the Philippines this year.

National AIDS surveillance records recorded 23 victims when they tested positive in Baguio hospitals from 1992 to 2006, Brillantes said.

## Overseas disease

"Half of these victims were overseas contract workers. [Thursday's] death meant 12 of them have already died from the disease, so we want local governments to focus on policies that will help government doctors take care of these patients," she said.

She said the giant condom was not part of the city's official World's AIDS Day celebration on Dec. 6. The city holds its celebration of World's AIDS Day on Dec. 6.

Brillantes said Baguio's young generation understands the need for condoms but they are governed by politicians who feel that promoting condoms also means they are promoting sexual promiscuity.

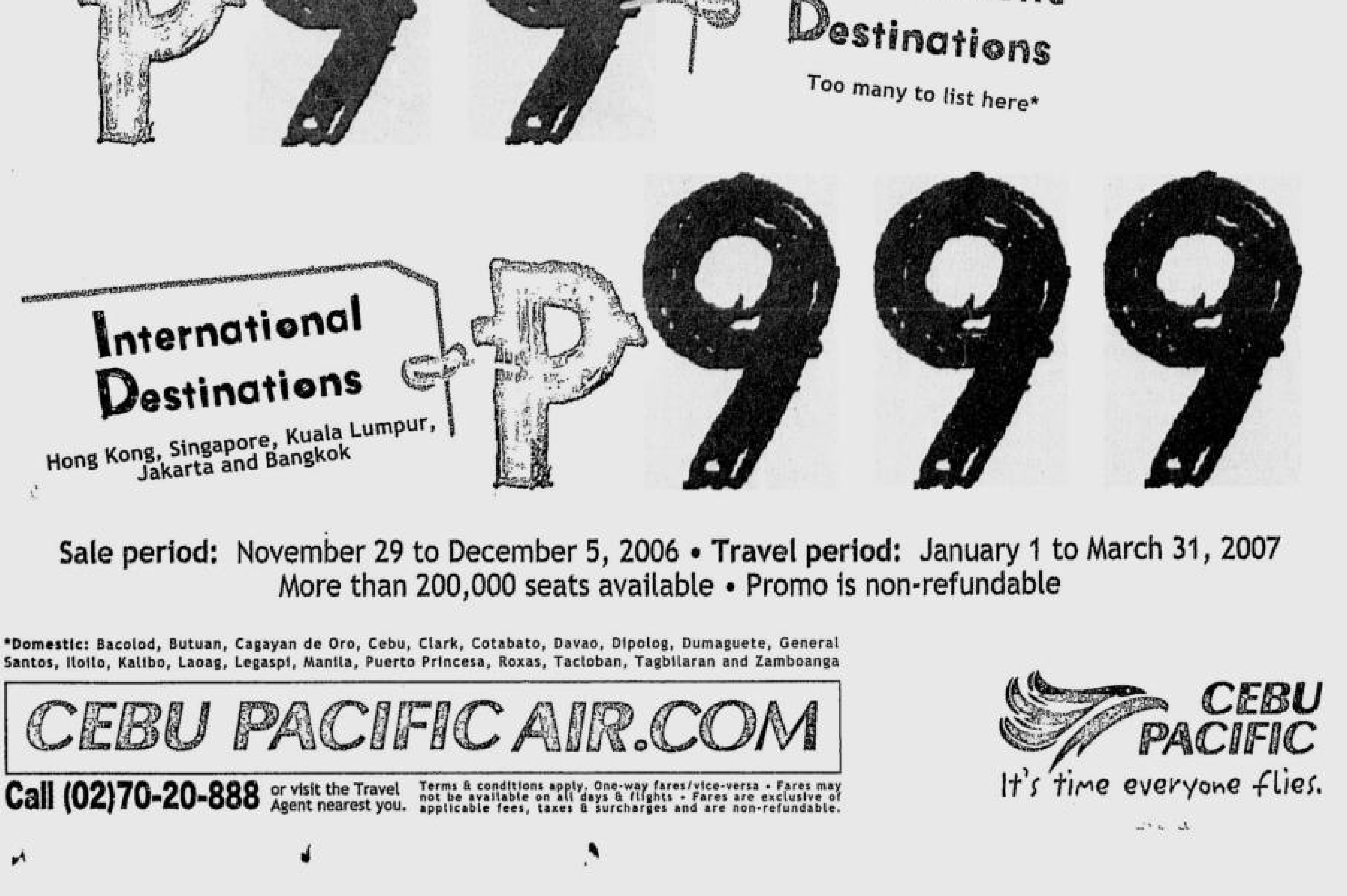
"That is why we are cautious about outrageous gimmicks because we want to make sure everyone advocating AIDS awareness sends the right message," she said.

Divinagracia said the giant condom also champions the success of the Philippines' safe sex advocacy.

She said the medical community acknowledged a "dramatic change in the past 10 years" since condom use was heavily promoted.

"Of course, we cannot [quantify] how much condoms [have been] used by checking the trash cans [all over the Philippines], but social hygiene clinics note a decrease in the cases of sexually transmitted diseases," she said.

She said an increase in condom use may explain the drop in these diseases. *With a report from Desiree Caluza, Inquirer Northern Luzon*



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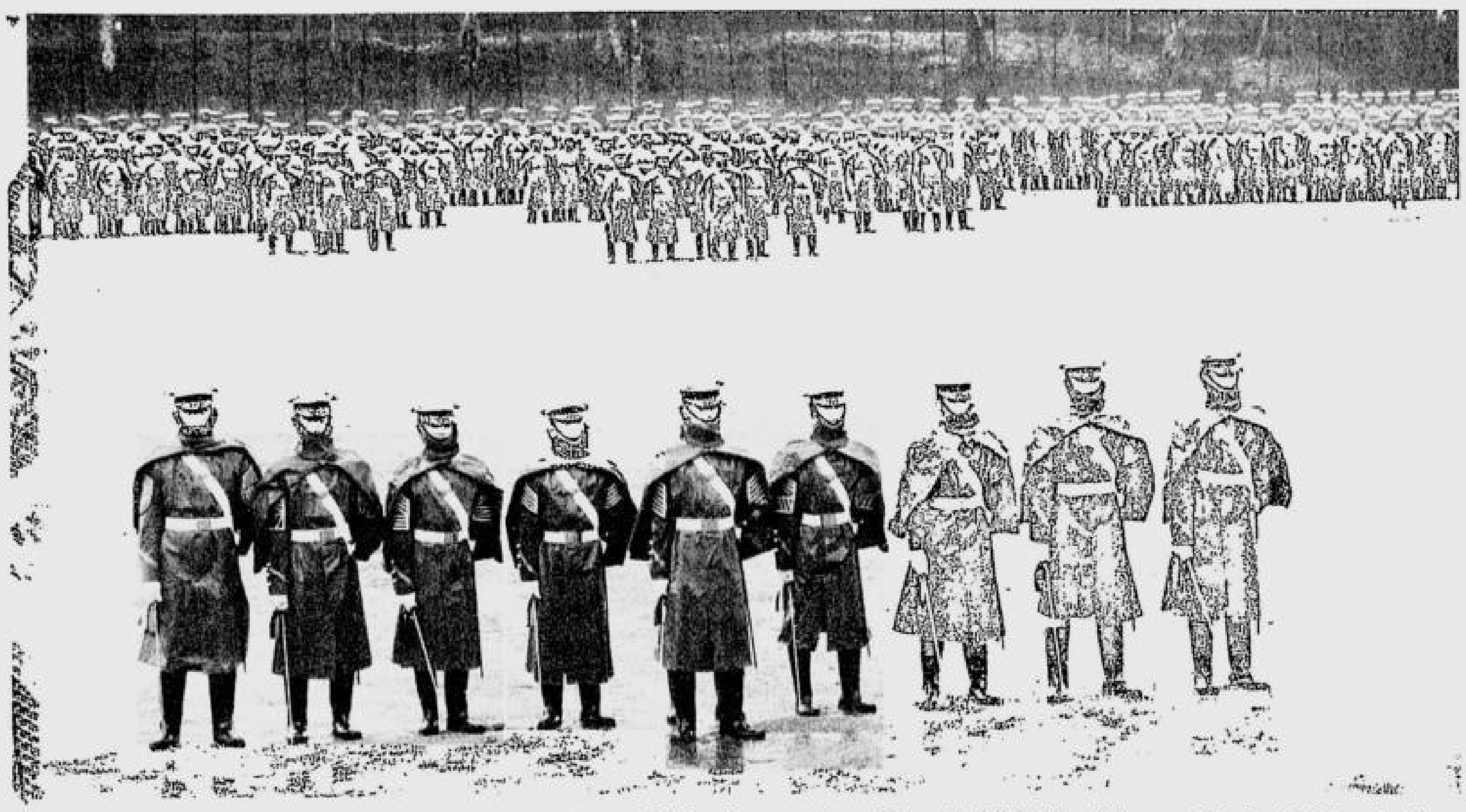

THE Philippine Military Academy Corps of Cadets welcomes 277 freshmen cadets of Class Masidlak (Mandirigmang Sibol ng Dakilang Lahing Kayumanggi) of 2010 during recent formal recognition ceremonies. VINCENT CABREZA/INQUIRER NORTHERN LUZON

# Study says PMA 'cadet lingo' messed up English

**By Vincent Cabreza**
*Inquirer Northern Luzon*

BAGUIO CITY—WHEN SEN. PANFILO LACSON challenged then Defense Secretary Angelo Reyes publicly at a Senate inquiry by uttering the phrase "All Right, Sir?" Filipinos got a taste of the military culture in the Philippine Military Academy.

But in the process, they may have also sensed how deficient the military's English would sound to ordinary people.

"All Right, Sir?" is a phrase hurled at PMA cadets or graduates to challenge them to tell the truth.

The phrase is part of the PMA's "cadet lingo," which a 1998 anthropology study describes as a secret language composed of cultural references, made-up words, and gestures that the academy has been using for more than a century to communicate.

A study completed by a member of the PMA corps of professors now proposes to use "cadet lingo" in designing a new set of training modules to correct the academy's English.

"There is a common perception among many [people], especially outsiders, that PMA cadets speak flawed English, atrocious in the extreme, as seen or heard over radio or television," humanities professor Andrew Carantes wrote in his doctoral study.

He cited theories by experts that attribute the military's deficiencies in pronouncing English words or its grammatical errors "to the acquisition and use of the cadet lingo."

The average Filipino, who is oblivious to the PMA's secret language, may have reason to worry, he said.

A 1998 study by the University of the Philippines anthropology department documents words like "foolingan" (a word that shortens the phrase "don't fool around") or "sluggable" (an offensive pre-war reference to homely women) that PMA cadets or graduates use in English sentences.

Carantes said the PMA could design interactive teaching modules that provide cadets tasks to enable them to reconstruct a sentence filled with cadet lingo, into their proper English equivalent.

For the moment, only cadets understand a sentence like "I can attitude Math 133, ma'am," he said.

He said his study, which he defended before the Saint Louis University in June, does not question the "lingo's" existence.

"The lingo is not wrong. From an anthropological point of view, PMA developed an elegant sub-cultural language, and cadets who introduce new words have very poetic hearts," he said.

Carantes cited studies which suggest that the jokes and contextual witticisms incorporated in cadet lingo have allowed them for decades "to build their own way of communicating among themselves, and more so, in their own way, express their protest and aggression against norms and conventions of society."

This explains why PMA graduates end up incorporating the lingo in their everyday work.

Carantes said many words in cadet vocabulary are shortened command words or imperatives, which is why cadets immediately respond to a senior cadet or officer's grunt during field exercises.

But his study pointed out that while a lingo can facilitate communication "within the subculture," it can also "serve as a barrier to communication with groups outside that subculture."

"What I propose to do is to provide PMA an option to use the lingo to help PMA be more effective in teaching English to cadets," he said.

He said the cadet lingo has evolved from American military slang into a secret language that is structured using Filipino sentence conjunctions.

He said English sentences are structured with the subject preceding the verb and the predicate but some sentences begin with the verb, followed by the subject and its object.

Carantes said English teachers in the PMA may well have the same problem that the average school teachers encounter when they try to wean students who speak Taglish.

Lt. Gen. Leopoldo Maligalig, PMA superintendent, said English proficiency is as much the academy's problem as the rest of the country's academic community.

He said the PMA has been admitting bright teenagers or university students but they have learned English from community grade schools or public high schools.

Carantes' study may lead PMA to cost-effective solutions for the academy's language problems.

He wrote that "a linguistic analysis of cadet lingo fosters understanding of the psyche of cadets, and provides a blueprint in defining and designing an appropriate English Language program."

# 5 NPA members in truck slain at checkpoint

**By Carla P. Gomez**
*Inquirer Visayas*

BACOLOD CITY—FIVE SUSPECTED New People's Army rebels were killed while another was captured in an encounter past 10 p.m. Wednesday near an Army checkpoint in Barangay Quezon, San Carlos City, 144.3 km north of here.

The five slain rebels were identified by the military as Atoy de la Vena, Rodrigo Berano, both residents of Canlaon City, Oriental Negros, and three others through their aliases as Ka Benzar, Ka Label and Ka Dianong.

The captured rebel was identified only as Ka Demon of Kabankalan City, Negros Occidental. He was now being treated for gunshot wounds he suffered in the gun battle with soldiers of the 11th Infantry Battalion.

Col. Gregorio Fajardo, 303rd Infantry Brigade commander, yesterday said they had monitored reports that about 20 rebels would be transported from Don Salvador Benedicto town in Negros Occidental to Canlaon City in Negros Oriental, on board a cargo truck, passing through Barangay Quezon, San Carlos City.

Fajardo said a cargo truck which was traveling along the road of Barangay Quezon, about 20 km from the town proper of San Carlos City, was flagged down by soldiers of the 11th IB headed by 1Lt. Ricky Villaruel, on Wednesday night, acting on reports of rebel movements in the area.

Instead of stopping, the occupants of the cargo truck with Plate No. WK 2471, opened fire at soldiers, which triggered a 10 minute gun battle and later the death of five insurgents, he added.

Recovered from the scene of encounter were two M-16 assault rifles, a FAL automatic rifle, an M-14 rifle, M1 garand rifle and bandoliers of ammunition, as well as 19 back packs containing communist propaganda documents and personal belongings.

Lt. Col. Jess Manangquil, 11th IB commander, said the rebels encountered by his troops are members of the Regional Special Operations Group Komiteng Rehiyonal, which also figured in several armed skirmishes with soldiers in the upland areas of Calatrava and Toboso last month, following the raid and bombing of the construction site at the airport in Silay City, 14.4 km north of here.

Manangquil said he believed that more rebels were either killed or injured as indicated by heavy traces of bloodstains discovered along their withdrawal routes.

Clashes between government forces and guerrillas were believed related to the spate of killings of leftist activists that had been attributed to the government.

But National Security Adviser Norberto B. Gonzales, a member of a social democrat party that is ideologically opposed to communist rebels, told reporters here that he would meet with European diplomats to negate the list of the victims of extrajudicial killings which the militant group Karapatan alleged were done by government security forces.

Gonzales was guest of the Bicol Regional Peace and Order Council during its meeting yesterday at the Ibalong Conference Room at the Legazpi City hall compound.

The Karapatan and other militant groups have accused state security forces of more than 760 extrajudicial killings in the country since President Macapagal-Arroyo was installed to power in 2001.

The military has denied the allegation and said the killings were part of a communist purge of suspected spies.

Gonzales said the list of Karapatan included victims of the Abu Sayyaf and other terrorist groups, victims of political rivalries and organized crime groups. Some persons listed as dead are still alive, he said. *With a report from Ephraim Aguilar, Inquirer Southern Luzon*

THE rice terraces of Ifugao and Mountain Province are more than just living legacies of an ancient Filipino race, they are also potential export revenue earners as orders for *tinawon* rice, that are grown here, were expected to increase. EV ESPIRITU/INQUIRER NORTHERN LUZON

# Agri execs see big promise for Ifugao terraces rice

LAGAWE, IFUGAO—AGRICULTURE OFFICIALS here are upbeat over the market prospects of the province's native rice variety, the *tinawon*, but they are also uneasy over the ability of current levels of production to meet a growing demand.

Raymundo Bahatan, provincial agriculturist, said many farmers still plant the commercial rice varieties because these are easy to raise and harvest.

But the shipment of 2.55 tons of *tinawon* rice to the United States in September could trigger a major shift in farmers' preference, he said.

The exported volume was coursed through the Revitalized Indigenous Cordillera Entrepreneurs, or Rice Inc., a non-government organization partner that has linked with the 8th Wonder Inc., a group of American businessmen, for the rice's distribution in US outlets.

The rice reportedly fetched $10 a kilogram, or P500 a kilogram, he said.

The *tinawon* rice variety, Bahatan said, is considered as Ifugao's "sacred rice" for being truly native and indigenous to the people.

It's just like Kalinga's *unoy* rice which is also indigenous and which has also been sold abroad, he said.

The period from planting to harvest could take seven months with each production stage marked with rituals, he said.

The provincial government has stepped up efforts to increase production of *tinawon* to prevent a gap once demand increases, he said.

"The thought that *tinawon* comes from the province's famous rice terraces all the more add to *tinawon*'s marketability," he said.

Ifugao has more than 14,000 hectares of rice land but Bahatan said the annual production of *tinawon* from these areas cannot be determined.

*Tinawon* is sold at P50 a kilogram, compared to the ordinary rice variety which is sold at P20 a kilogram.

Bahatan said the province started experiencing a shortage in *tinawon* production two years ago. But some farmers brought *tinawon* to the province's agriculture fairs that caught the attention of buyers and entrepreneurs.

"Orders began to come and we had to look for supply. That's when we realized that we had to produce more by encouraging our farmers to plant *tinawon*," he said.

Tinawon grows well in the province's highland farming areas, he said. *Delmar Cariño, Inquirer Northern Luzon*

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# Military files protest vs MILF for attacks

COTABATO CITY—THE MILITARY ON TUESday filed a formal complaint against the Moro Islamic Liberation Front (MILF) for allegedly violating their three-year-old truce when guerrillas stormed twice a village in Datu Saudi town in Maguindanao, engaged militiamen in clashes and burned at least 15 houses.

Lt. Col. Julieto Ando, 6th Infantry Division spokesperson, said the military forwarded the complaint against the MILF's 105th Base Command commanders to members of the government coordinating committee on cessation of hostilities.

"Almost 200 rebels led by eight field commanders harassed our troops in Barangay Dapiawan. There was an agreement reached Nov. 26 witnessed by International Monitoring Team that they will not carry out any attacks. But at night of the same day, they harassed us and burned a detachment," Ando said.

"Such kind of act shows that they are not sincere in our ceasefire agreement. Because of the fighting, many civilians evacuated for fear of their safety," Ando added.

Ando said the rebels also did not respect the International Monitoring Team, a body led by Malaysia, monitoring the enforcement of a three-year-old ceasefire agreement between the government and the rebel group.

Ando said prior to the attacks, policemen were sent to Dapiawan to serve an arrest warrant for MILF commander Ebrahim Kanapia in connection with murder charges but his men opened fire at government troops.

Eid Kabalu, MILF spokesperson, earlier confirmed the incident but gave a different account. He said the rebel group, as an organization, was not behind the attacks.

Kabalu said the clashes were triggered by a feud between Kanapia and a village official identified as Datu Limon Tulino.

Kabalu said recently, suspected followers of the village official ambushed Kanapia, who was then with his family. Kanapia's nine-year-old daughter was wounded in the attack.

"Family feud as a reason in situations like these is overused. The actions on the ground are different from what we agreed on," Ando said.

Talks between the government and the MILF were stalled on issues of territory.

The MILF was demanding it be given autonomous rule over at least 1,000 predominantly Muslim villages, but the government was willing to part only with 600.

One of the thorniest issues was the government's insistence that any agreement with the guerrillas that would be signed should be within the framework of the Constitution. *Jeoffrey Maitem, Inquirer Mindanao*

## Toll sought on tankers to fight oil spills

**By Romy Amarado**
*Inquirer Visayas*

DUMAGUETE City—The Regional Development Council of Central Visayas is asking the Maritime Industry Authority to study the possibility of collecting toll from oil tankers passing through the country's inner seas.

The council, in a meeting here Tuesday, passed a resolution recommending that the proposal to impose the fees be included among the measures to be discussed at the national level on how to prevent another oil spill.

The council suggested that the amount generated from the toll could be used for clean-up activities in the event of another oil spill and for marine disaster responses.

The resolution noted that Marina would be the appropriate government authority to evaluate the proposal.

It was a result of an earlier meeting of the members of the council's Development Administration Committee.

**DANGER ZONE** DAN BONDOC
A child looks at his reflection on a river in Barangay Sta. Rosa Uno in Marilao, Bulacan that was contaminated with toxic wastes dumped into it by a plastics manufacturing company in Valenzuela City.

## Experts agree on need for more studies on oil spill in Guimaras

**By Nestor P. Burgos Jr.**
*Inquirer Visayas*

ILOILO CITY—EXPERTS AT A SCIENTIFIC conference here recommended further studies, costing millions of pesos, and monitoring on the Petron oil spill in Guimaras.

Glenn Aguilar, University of the Philippines in the Visayas chancellor and head of the technical and scientific advisory group of the Task Force Guimaras, said at least P50 million will be needed for research and monitoring of the spill's effects in the next 10 years.

Aguilar said further research work was needed because the studies made on the oil spill were done rapidly with limited resources and the long-term effects on marine resources and the community are still unknown.

The participants said that while initial studies showed varying impacts and levels of damage to marine resources, there is a pressing need to provide resources, personnel and equipment to undertake more studies because of the lack of previous knowledge of oil spills in tropical countries like the Philippines.

At least 101 participants discussed the spill's effects.

Various agencies and groups presented 43 papers containing results of studies on the effects of the oil sludge on mangroves, seashells and other marine resources. Studies on the health and livelihood of the affected residents were also presented.

The two-day conference presented a clearer picture of the situation and the tasks that need to be done, according to Aguilar.

Aguilar, who presented the synthesis of the conference output in a press conference on Wednesday, said the effects of the oil spill vary depending on the type of organism and habitat.

Among the findings is that nearly half of the mangrove areas (48 percent) have suffered damages, with five of the 30 species found on the island either killed or threatened with death.

But there were promising findings. The oil spill had a minimal impact on other organisms and marine life, like sea grass and corals.

The water contamination is also decreasing and in levels not significant as of the latest sampling, according to Aguilar.

The conference was organized by UPV, WWF-Philippines, the provincial government of Guimaras, the National Disaster Coordinating Council, and Petron Corp. to provide a venue for the integration of the studies that have been made on the oil spill, considered the worst the country suffered.

The results of the conference will be used as the scientific basis for the effective medium to long-term rehabilitation and improvement of coastal and marine habitats and organisms.

The participants also issued recommendations on rehabilitation measures and the development of response protocols in dealing with future incidents at the local, regional and national levels, Aguilar said.

Good News! to all SSS members

The Short-term loan Penalty
Condonation Program
is extended until
December 29, 2006

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**There's more...**

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BAYAN TEL

Service Advisory on Typhoon Reming
Issued on: December 1, 2006

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We are likewise continuously monitoring our nationwide links to manage potential loss of service to our corporate data customers in banking, manufacturing, business process outsourcing, and retail industries, among others.

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We appreciate the understanding and patience of our customers.

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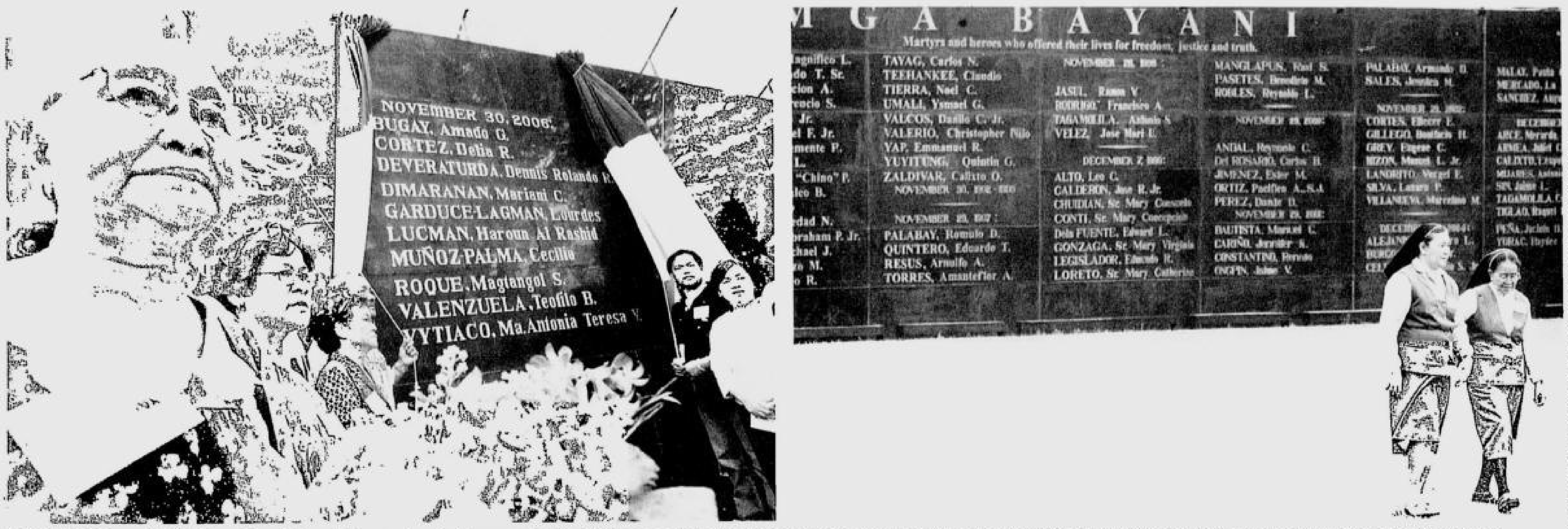
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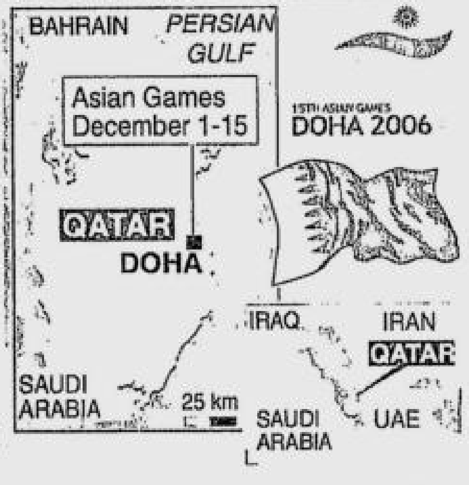
MGA BAYANI
Martyrs and heroes who offered their lives for freedom, justice and truth.
TAYAG, Carlos N.
TEEHANKEE, Claudio
TIERRA, Noel C.
UMALI, Ysmael G.
VALCOS, Danilo C. Jr.
VALERIO, Christopher Niño
YAP, Emmanuel R.
YUYITUNG, Quintin G.
ZALDIVAR, Calixto O.
PALABAY, Romulo D.
QUINTERO, Eduardo T.
RESUS, Arnulfo A.
TORRES, Amantefior A.
MANGLAPUS, Raul S.
PASETES, Benedicto M.
ROBLES, Reynaldo L.

PERPETUA Bugay (left), 77, mother of Amada Bugay who died in an ambush in 1973, came all the way from Samal, Bataan, to attend the unveiling of more names of martyrs and heroes, including that of her daughter, added to the granite wall (right) at the Bantayog ng mga Bayani in Quezon City, on the occasion of Bonifacio Day. JOAN BONDOC

# 45-nation Asian Games opens today in Doha

## Qatar hosts 15th Asian Games

| | |
|---|---|
| Land area: | 11,437 sq km |
| Population: | 750,000 |
| Language: | Arabic *(official)*, English |
| Religion: | Islam |
| Ethnic groups: | Arab *(40%)*,<br>Pakistani *(18%)*,<br>Indian *(18%)*<br>Iranian *(10%)*<br>Others *(14%)* |
| Government: | Traditional Emirate |
| GDP: | US$34.4 billion *(2005)* |
| Main exports: | petroleum products, steel, liquefied gas |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PERSIAN GULF
Asian Games December 1-15
QATAR
DOHA
15TH ASIAN GAMES DOHA 2006
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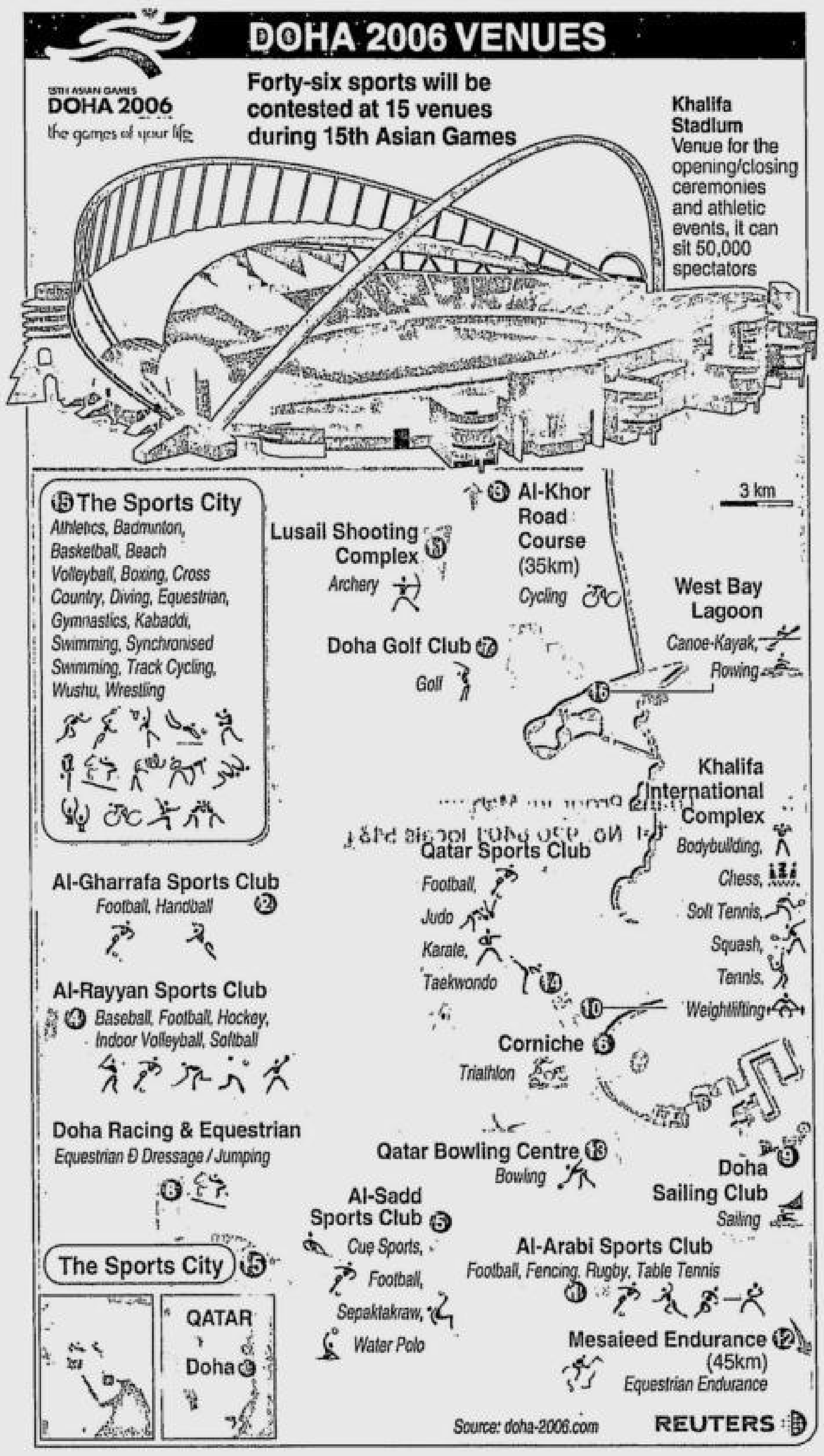
IRAN
QATAR
SAUDI ARABIA
25 km
SAUDI ARABIA
UAE

*Sources: AFP/Doha 2006* 241106 AFP


DOHA 2006 VENUES
15TH ASIAN GAMES DOHA 2006 the games of your life
Forty-six sports will be contested at 15 venues during 15th Asian Games
Khalifa Stadium
Venue for the opening/closing ceremonies and athletic events, it can sit 50,000 spectators
15 The Sports City
Athletics, Badminton, Basketball, Beach Volleyball, Boxing, Cross Country, Diving, Equestrian, Gymnastics, Kabaddi, Swimming, Synchronised Swimming, Track Cycling, Wushu, Wrestling
Lusail Shooting Complex 5
Archery
8 Al-Khor Road Course (35km)
Cycling
3 km
West Bay Lagoon
Canoe-Kayak, Rowing
16
Doha Golf Club 7
Golf
Khalifa International Complex
Bodybuilding, Chess, Soft Tennis, Squash, Tennis, Weightlifting
Qatar Sports Club
Football, Judo, Karate, Taekwondo
14
10
Al-Gharrafa Sports Club 2
Football, Handball
Al-Rayyan Sports Club 4
Baseball, Football, Hockey, Indoor Volleyball, Softball
Corniche 6
Triathlon
Doha Racing & Equestrian
Equestrian Dressage / Jumping
8
Qatar Bowling Centre 13
Bowling
Doha Sailing Club 9
Sailing
Al-Sadd Sports Club 5
Cue Sports, Football, Sepaktakraw, Water Polo
Al-Arabi Sports Club
Football, Fencing, Rugby, Table Tennis
11
The Sports City 15
QATAR
Doha
Mesaieed Endurance 12 (45km)
Equestrian Endurance
Source: doha-2006.com
REUTERS

From page A1

prepared Filipinos.

Thirty-seven more athletes, including the Philippines' brightest hopes for medals in tenpin bowling, billiards and tennis, arrived here yesterday on two flights from Manila, bringing the number of Filipino bidders at Athletes' Village to 127.

A hundred more are expected to fly in in small batches before nightfall on Dec. 9, six days before the Games close.

Among yesterday's arrivals were Filipino-American tennis hopes Cecil Mamiit and Eric Taino, cue masters Jefrey de Luna, Leonardo Andam and Antonio Gabica, and bowlers Liza del Rosario, Biboy Rivera, CJ Suarez and Paeng Nepomuceno.

To Nepomuceno, the "international tenpin bowler of the 20th century" for his unprecedented four victories in the World Cup, belongs the honor of carrying the Philippine flag into the state-of-the-art 40,000-seat Khalifa Stadium in today's opening ceremony.

### Raising of RP flag

Philippine Olympic Committee president Jose "Peping" Cojuangco, Philippine Sports Commission chair and Chef de Mission William "Butch" Ramirez and Philippine Embassy officials led the delegation when representatives of the Doha Asian Games Organizing Committee (Dagoc) welcomed the Filipino athletes to the Games and presided over the raising of the national tri-color on Flags Avenue at Athletes Village.

Also on hand were Ambassador Isaias Begonia, sports commissioners Richie Garcia and Joey Mundo, Deputy Chef de Mission Mario Tanchanco, Asiad Task Force chief Moying Martelino and Doha Games Philippine ambassadors Eleanor Navarro-de la Pena and Eric Loretizo.

"We are honored to welcome the athletes from the Philippines to the 15th Asian Games here in Doha," said Athletes Village mayor Hamad Al-Tamimi during the brief ceremony as the Filipinos cheered and the RP flag fluttered in the mid-morning breeze.

On the eve of the Games' official start, Qatari authorities tightened security at all venues and parked police cars could be seen at major intersections around the capital.

Convoys of sport utility vehicles decked out in Qatar's national emblem and packed with boisterous locals snaked along the streets.

### Lopsided encounter

The lopsided baseball encounter in the desert stadium north of Doha was good as over after the first inning after the full Japanese batting rotation pelted Filipino starting pitcher Charlie Labrador with six hits, scoring eight runs.

Not a single Filipino got on board off starter Takuya Ishiguro until the fourth inning, when Alejandro Velasquez singled off a 3-2 pitch to left field.

Second baseman Ruben Angeles followed up with a double that screamed past shortstop Koichi Fukuda, sending Velasquez to third. With two men on board, designated hitter Nino Tator stepped up to the plate and slammed an Ishiguro fastball to left field, sending Velasquez and Angeles home for the Philippines' only runs.

Ishiguro doused the Philippine uprising by striking out Virgilio Roxas, Roel Empacis and Ferdinand Recto in succession.

After the eight-run opening inning, Japanese bats boomed again at the top of the fourth, scoring seven more runs on five hits off Roy Baclay, who had relieved Labrador in the third inning, and Darwin de la Calzada.

The error-free Japanese, half of whom were college students, battered the Filipinos with 14 hits.

### Superpower

"The Japanese team is a superpower in the sport," RP coach Eladio Baradas said in Filipino. "They have better players and technology. We need more exposure and this is just the beginning."

The Filipino sluggers actually debuted in the Asiad in 2002 in Busan, South Korea, where they finished last in a field of five.

"It is an honor to play the Japanese and it is better to play than not to play at all in these Games," added Baradas, whose squad—the only RP side in team sports here—nearly got stranded at home due to lack of funds.

The coach and his players were more upbeat, however, going into last night's match against China. They scouted the Chinese in their game against the Thais and knew they could be beaten.

# Cop in Crame shooting frustrated with PNP, wife says

By Marlon Ramos
*Inquirer Southern Luzon*

**WOUNDED Chief Insp. Feliciano Damatac, head of PNP health services, is visited by PNP Director General Oscar Calderon at St. Luke's Medical Center in Quezon City.** JOAN BONDOC

CAMP VICENTE LIM, LAGUNA—CHIEF Insp. Renato Poscablo's desire to improve the Philippine National Police may have spelled his doom, his wife said.

"Being in the service was his passion. He was very idealistic. He always said that he wanted to become a police general so he could do something to improve the image of the (PNP)," Poscablo's wife said yesterday.

She and her 14-year-old daughter agreed to talk with the INQUIRER at their house inside this camp but asked that their names be withheld for their security.

She said the entire family was shocked and puzzled over what her husband did at Camp Crame on Wednesday night.

### A good man

The woman said she could not believe that her husband was capable of killing people, more so his colleagues in the PNP.

"I really don't want to believe that he actually did the things he's being accused of until I see him and talk to him," the emotional wife said. "He's not a bad person. He could not do such things."

She said Poscablo left his private medical practice and entered the police service in 1994 as a senior inspector, a rank equivalent to captain in the military.

Poscablo, she said, used to work at St. Luke's Medical Center and Manila Doctors' Hospital. He also used to run a private clinic with a partner and was hired as resident doctor of several hotels in Manila.

She said that even then, she had qualms about her husband being a police officer. She said they often quarreled about it.

"I also told him that doctors were more dignified than policemen," she said. "He used to earn P50,000 a week. Now, he only gets less than P30,000 a month."

She said her husband also gave medical services to the poor residents of a community inside this camp for free.

"Sometimes, he even gives his poor patients money so they could buy food," she said.

### Depressed

She said that the last time she talked with her husband was before he left for Camp Crame on Wednesday morning. She said Poscablo looked sad and depressed as he spoke about his impending demotion.

She said her husband had no other problems aside from his career as a police officer.

"Despite his problems, he even joked around with our neighbor before he left," she said.

She said she learned about Wednesday's incident from a neighbor.

The wife, however, said Poscablo's extreme depression over professional jealousy and dirty politicking in the PNP might have forced him to do violent things.

She said the family was "deeply hurt" by the comments of Senior Supt. Samuel Pagdilao, PNP spokesperson, that her husband became frustrated after he was charged with sexually molesting PNP recruits.

### Unfair

She said that before Pagdilao issued the adverse remarks about her husband, "he should have checked first if the accusations against Dr. Poscablo were true."

"He could never do the things he's being accused of. Other police officers who wanted to get his post as chief of the regional health service (of PNP Calabarzon) fabricated stories against him," she said.

Pascalbo's daughter also could not hide her anger over reports that her father was emotionally disturbed.

"It's unfair," she said, crying. "He was just frustrated and depressed."

The daughter said on Wednesday afternoon that hours before Poscablo went on a shooting spree, she had received a text message from her father telling her that "it's hard to live without integrity and dignity."

"My father was really hurt by the accusations against him because he was a principled man," she said.

### Sexual harassment

Despite the wife's denial, records at the Regional Internal Affairs Service of the Calabarzon police showed that Poscablo had been charged with several counts of sexual harassment and administrative cases for insubordination.

Poscablo's former coworkers at this camp were likewise surprised by the incident.

He served as the regional director of the PNPHS here for six months in 2004. He was relieved and eventually transferred to Bicol and later to Northern Luzon.

"He was a good leader to us. He was the best regional director we had here. He was just a victim of dirty play inside the PNP," one police officer said.

# 1 killed . . .

From page A1

Wearing a medical gown, the 49-year-old Poscablo pulled out a gun and shot Chief Supt. Federico Damatac, head of the PNP health services, and fired at other officers around him, said Chief Supt. Raul Bacalzo, the camp commander.

Damatac's aide, Senior Insp. Winnie Temprosa, tried to take Poscablo's gun away, but was also shot by Poscablo, who slipped as he tried to escape by dropping a grenade, Bacalzo said.

Temprosa fell on the grenade with his body and was killed when it detonated, he said.

Damatac suffered a gunshot wound in the back and was undergoing treatment at St. Luke's Medical Center.

Also wounded were Supt. Ma. Angelina Vidal, Supt. Cynthia Bughao, Supt. Patricia Manalo and waiter Jason Cristobal of the Martina Paula Catering Service.

Poscablo was arrested and was being treated for gunshot wounds under heavy guard at the PNP hospital, Bacalzo said.

Investigators said initial information showed Poscablo was harboring a grudge because Damatac had recommended his demotion, Bacalzo said.

"He blamed General Damatac for what was happening to him," said Senior Supt. Samuel Pagdilao, PNP spokesperson.

Poscablo is facing charges of allegedly fondling several women recruits, whom he had told to disrobe while undergoing medical examinations.

Charges of multiple frustrated murder and murder will be filed against Poscablo, said PNP Director General Oscar Calderon. *Reports from Alcuin Papa, AP, AFP*

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BUDGET BATTLE: Sen. Franklin Drilon with Budget Secretary Rolando Andaya at the Senate. ROGER MARGALLO

# Drilon insists Palace has war chest of P129B

By Juliet Labog-Javellana

SENATE FINANCE COMMITTEE chair Sen. Franklin Drilon yesterday lashed back at administration Representatives Douglas Cagas and Edwin Uy who denounced him for pointing out that President Macapagal-Arroyo has as much as P129 billion in discretionary funds which can be used to ensure the victory of her allies in the May 2007 elections.

"(Cagas and Uy) are well-known Malacañang press release talking heads and their latest public outburst against me only reflects the administration's hypersensitivity on the issue of the proper use of the President's discretionary funds contained in the proposed 2007 budget," Drilon said.

"What the two Malacañang spokesmen cannot deny is that there are over P129 billion in the proposed P1.3 trillion budget that can be used as discretionary funds by the Office of the President. The figures...cannot lie," Drilon said.

Drilon earlier identified a total of P129 billion in discretionary and unprogrammed funds tucked into the 2007 budget which he said could be spent by the President in any way she wants.

This is apart from the P6.2 billion Priority Development Assistance Fund, popularly known as pork barrel, which Drilon said the President could also realign to her or her allies' pet projects.

Cagas and Uy said Drilon's statement that the discretionary funds could be used as administration's war chest was "incredible and shot full of holes."

Drilon said he sympathized with the congressmen for assuming good faith in the use of government funds by the President.

"That assumption will have to be taken against the backdrop of unanswered questions bugging this administration such as allegations of fraud in the 2004 national elections, the misuse of the so-called fertilizer fund during the campaign, and the alleged role played by certain military generals in election cheating," Drilon said.

# Another Customs exec fired

By Norman Bordadora

THE OMBUDSMAN HAS DISMISSED FROM the government service a ranking customs official for having unexplained wealth, an assistant Ombudsman announced yesterday.

Assistant Ombudsman Mark Jalandoni said Matilde Millare, chief customs operations officer at the Ninoy Aquino International Airport, failed the lifestyle check conducted by the Department of Finance's Revenue Integrity Protection Service (RIPS).

Also penalized for unexplained wealth was Millare's sister, Ana Marie Concepcion-Maglasang, a former customs operations officer who had resigned. The Ombudsman had barred her from holding public office again.

In separate decisions, the Ombudsman found the sisters liable for "substantial evidence of grave misconduct and dishonesty."

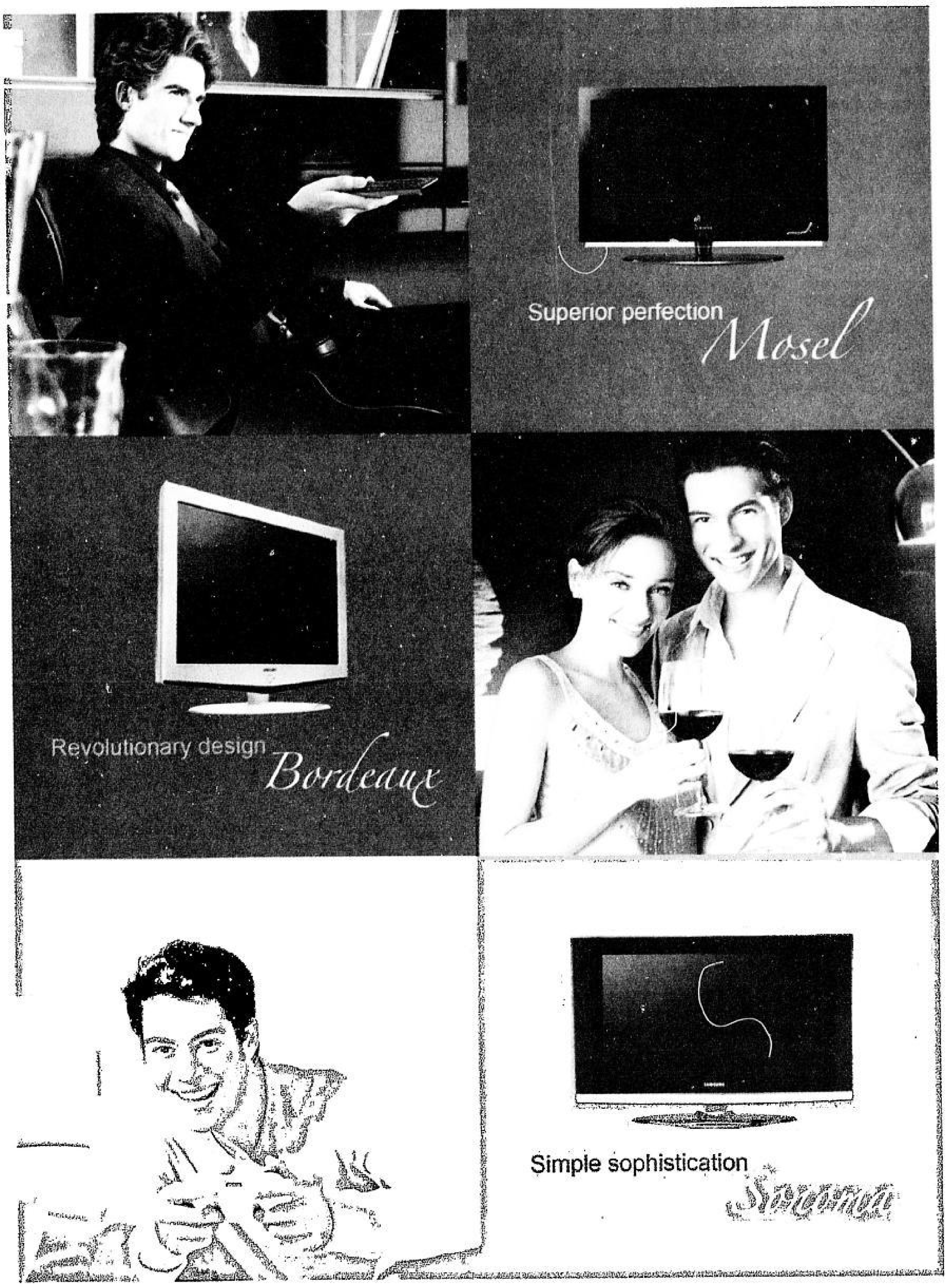
It filed criminal charges against them in the Manila Metropolitan Trial Court.

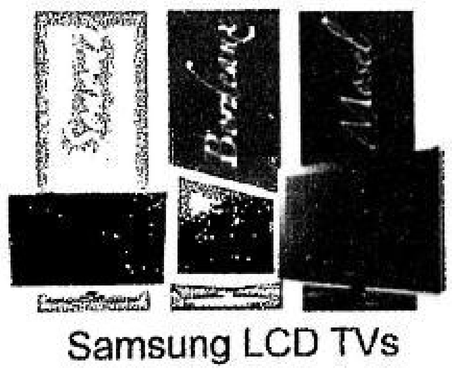
The Ombudsman dismissed Millare, cancelled her government eligibility, forfeited her retirement benefits and perpetually disqualified her from holding public office.

The Ombudsman also found "substantial evidence" to charge Maglasang with the same offense and even though she had resigned from the Bureau of Customs, her government eligibility, retirement benefits and re-employment in the government service were also cancelled."

Eight counts of violation of Republic Act No. 6713, or the Code of Conduct and Ethical Standards for Government Officials and Employees, and five counts of perjury under Article 183 of the Revised Penal Code were filed against Millare.

The Ombudsman also filed a Petition for Forfeiture of Unlawfully Acquired Properties against her and her husband.





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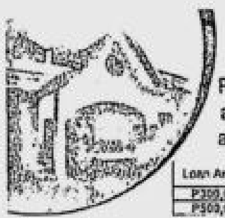

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Matatag na haligi ng inyong kinabukasan

# Makati school toxicity level 'very low'

## But test result only applies to mercury, not other chemicals

**By Jocelyn R. Uy**

THE TOXICITY LEVEL IN THE San Isidro National High School in Makati City where a chemical spill occurred Sunday afternoon is "very low."

This was the result of a test conducted yesterday by a four-man team from the Parañaque Health Office which has been helping in the cleanup.

The test, however, only measured the mercury level in the school and nearby areas using the Lumex 915 Plus All-Time Mercury Analyzer.

The equipment, owned by the Parañaque City government, can determine mercury levels in the blood, air, water and soil.

Nelson Lacambra, spokesperson of Parañaque Mayor Florencio Bernabe, quoted Dr. Olga Virtusio, city health office head, as saying that the mercury level in the Makati school was "way lower than what we had in St. Andrew's School."

St. Andrew's, a school in Parañaque City, was forced to shut down in February after 80 students were exposed to the chemical during a science experiment. Eleven students subsequently developed rashes, a symptom of mercury exposure.

A test conducted after the incident had shown the toxicity level at St. Andrew's to be above the threshold of two micrograms per cubic meter, considered toxic to humans.

This compelled officials to shut down the school for three months.

The team from Parañaque City that conducted the toxicity level test was already at San Isidro on Monday, a day after various chemicals inside the school laboratory were spilled when the cabinet they were kept in suddenly collapsed (see related story below).

Authorities, however, only allowed the team to conduct the test after the cleanup crew was able to remove most of the chemicals spilled inside the laboratory.

"Dr. Virtusio said that the samples collected from the various [areas] in San Isidro so far showed very, very low toxicity level compared to the level of contamination in St. Andrew's School," Lacambra told the INQUIRER.

# 'Reming a blessing'

**By Tarra V. Quismundo**

SUPERTYPHOON "REMING" MAY proved to be "a blessing in disguise" for San Isidro National High School in Makati City, as its strong winds may help decontaminate the campus.

"The typhoon could even help because wind can help in natural ventilation. ... It would be as if the building has a blower in front of it and whatever chemicals are suspended in the air would be swept away," Dr. Irma Macalinao said yesterday.

Macalinao, a toxicology expert, is among those supervising cleanup and decontamination operations inside the public school that has been shut and cordoned off since Sunday after several chemicals were spilled inside its laboratory.

### Big help

"The wind would take it away to a bigger air space, and there's already a dilution effect there .... Any wind factor would in a way help," she added.

Chief Insp. Jose Embang, chief of the Bureau of Fire Protection's Special Rescue Unit (BFP-SRU), said cleanup operations inside the school would continue even if heavy rains batter the metropolis due to "Reming."

"Our mobility might be restricted but our operations would be continuous. There might be some delays but it [typhoon] may help us because the temperature would be lower and it could help in ventilation," Embang said.

Emergency workers from the BFP-SRU and the Makati and Pasay Rescue teams yesterday finished collecting chemical absorbents and other debris inside the school laboratory, where different chemicals were spilled after a cabinet in which they were kept collapsed Sunday afternoon.

Transportation of the hazardous waste also began in the afternoon, said Makati Department of Environmental Services chief Danilo Villas. A private firm was hired for the purpose.

Air sampling results done by the labor department's Occupational Safety and Health Center (OSHC)—a test that would show what chemicals were present and at what levels in and around the four-story school building, have yet to be released.

But authorities at the site said the level of chemicals has already been minimized since the chemicals that were spilled had already been collected and isolated.

REMING/ A24

## DID YOU KNOW

THE 50-YEAR-OLD PARISH OF the Holy Sacrifice at the University of the Philippines in Diliman, Quezon City, is the first round church in the country and the first thin-shell concrete dome structure in the Philippines. Four of those who worked on the architectural landmark went on to become national artists. The circular structure and thin-shell dome was designed by Leandro Locsin while Vicente Manansala painted the 15 murals depicting Christ's passion. Arturo Luz rendered the River of Life mosaic on the floor and Napoleon Abueva built the double-sided crucifix and altar base. A photograph also shows the young Ang Kiukok, another national artist, assisting Manansala while the latter was working on the murals.

Earlier this year, the parish was declared a national historical landmark by the National Historical Institute, and an important cultural treasure by the National Museum of the Philippines.

*Cyril L. Bonabente, Inquirer Research*

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# NBI: Demand for pill said to cause abortion up

**By Margaux C. Ortiz**

THERE HAS BEEN A SHARP INcrease in the demand for anti-ulcer pills that are also believed to induce abortion from vendors surrounding the Minor Basilica of the Black Nazarene in Quiapo, Manila, according to the National Bureau of Investigation (NBI).

In a surprise raid on Wednesday, agents of the NBI Field Operations Division (FOD) arrested six vendors caught selling Cytotec—a drug usually taken to treat ulcer. It can, however, also cause miscarriages in pregnant women.

The suspects were identified as Florenda Ledda, 35, of 1365 Musa St., Sampaloc, Manila; Tessie Agan, 41, of Palma Street, Quiapo, Manila; Ronaldo Angeles, 26, of 65 Barangay Rivera, San Juan; Orlando Atchico, 28, of North Cemetery, 2nd Street, Sta. Cruz, Manila; Gina Atchico, 30, of North Cemetery, 2nd Street, Sta. Cruz, Manila, and Emiliana Tolentino, 51, of 354 F. Roman St., San Juan.

NBI FOD chief Roland Argabioso said the suspects would be charged for violation of Republic Act No. 3720 or the Food, Drugs and Cosmetics Act as amended by Executive Order No. 175.

"We have received information that a single supplier could dispose of at least 50 boxes of Cytotec per day," Argabioso said, adding that each box contained 56 tablets.

The NBI official also said that the customers, mostly students with ages ranging from 17 to 28, bought a set of six pills at a time for abortion purposes.

"The vendors buy the pills for P25 each from their suppliers and sell these at P60 to P100," Argabioso said.

He added that they have also gathered information that the pills, which have been banned by the Bureau of Food and Drugs, could have been imported from Pakistan.

Argabioso said the offense was punishable by a penalty of imprisonment of one to five years and a fine of P5,000 to P10,000.

"The penalty is too low for it to discourage vendors from selling the drugs again after posting bail," the NBI official said.

Argabioso said the NBI conducted the operation after Buhay party-list Rep. Christian Señeres asked his office to look into reports that the selling of Cytotec remained rampant in the area of Quiapo.

"Our drive against the illegal sale of this drug is a continuing campaign against clandestine modes of abortion in the country. From the halls of Congress where we fought for the enactment of House Bill No. 4643 or the Anti-Abortive Drugs and Devices Act, we will continue to fight for the life of the unborn in the streets," Señeres said in his letter to the NBI.

The congressman recently filed House Bill No. 4643 that would impose a total ban on the sale of Cytotec along with other drugs believed to induce abortion.

Section 9 of HB 4643 seeks to amend Article 259 of the Revised Penal Code to include penalties for the manufacture, sale and distribution of any abortive drug or device.

The proposed law also seeks to upgrade penalties for physicians and midwives who cause or assist in abortion and the revocation of their license to practice.

# Health chief sees party-list group's hand in graft case filed vs him

**By Christian V. Esguerra**

HEALTH SECRETARY FRANCISCO Duque III yesterday said that politics was behind the filing of a graft case against him and the panel that had investigated the death of several babies due to neonatal sepsis at the Rizal Medical Center (RMC) last October.

Duque said the victims' mothers could have been prodded into filing the case against him by a party-list group with a "political agenda."

"It seems that the mothers were misinformed and misguided, if not used by the group," he told the INQUIRER after a press conference.

Duque said he was "hurt" by the complaint filed at the Office of the Ombudsman, adding that the Department of Health had been consistently transparent in investigating the deaths.

**DUQUE: Victim of a party-list group?** LYN RILLON

"The allegations are very serious as if we didn't do anything," he said in Filipino. "It seems to me that a group is fanning the flames."

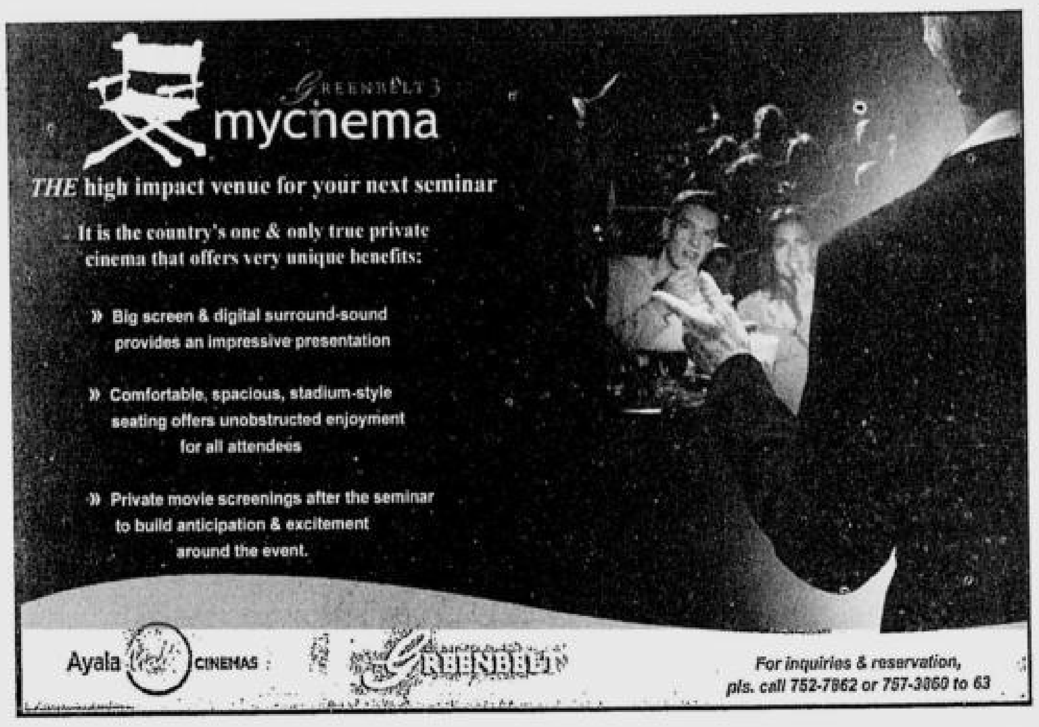
Without naming the party-list group, Duque said the DOH had in fact furnished it with copies of documents related to the investigation conducted by a DOH panel and a team of experts from different government hospitals.

"It now appears that they're using the same documents we've given them to get back at us," he added.

In their complaint, Janice de la Cruz, Grace Ojeda and Michelle Ann Parungao alleged that Duque and company had given "unwarranted benefits to RMC officials..." by allegedly clearing the hospital doctors of any liability in the death of their newborn babies.

The investigating team earlier said the disease which had killed the infants were transmitted from mother to child "even before delivery."

"The department has not cleared any of those involved," Duque said yesterday. "Neither did we blame the mothers."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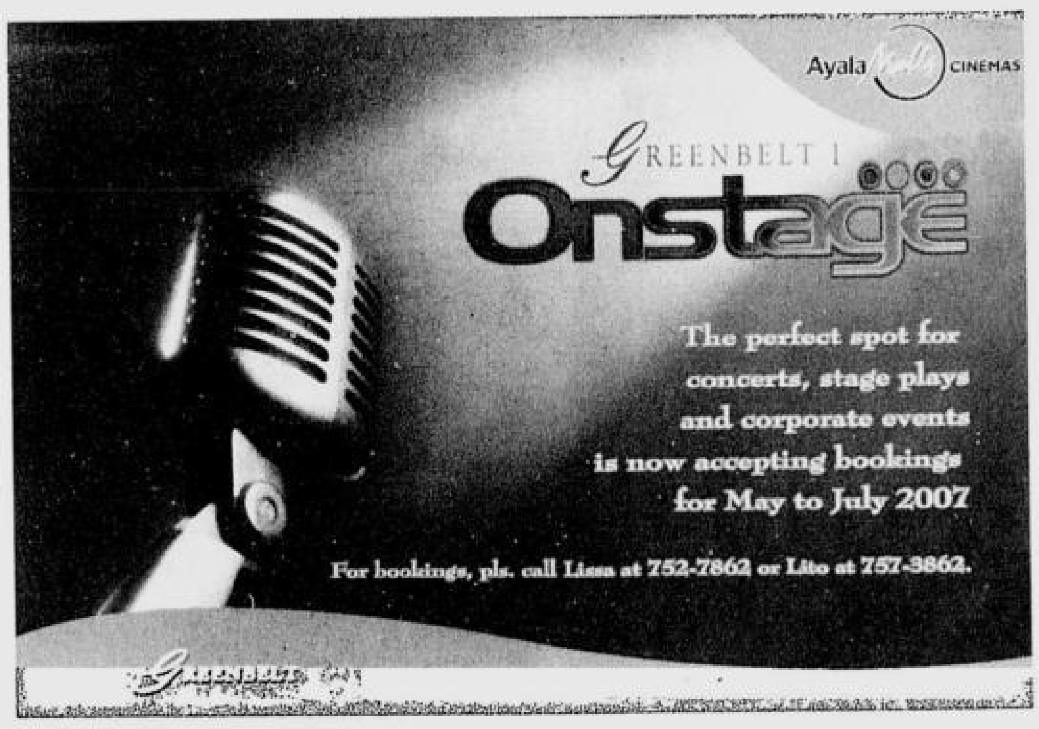
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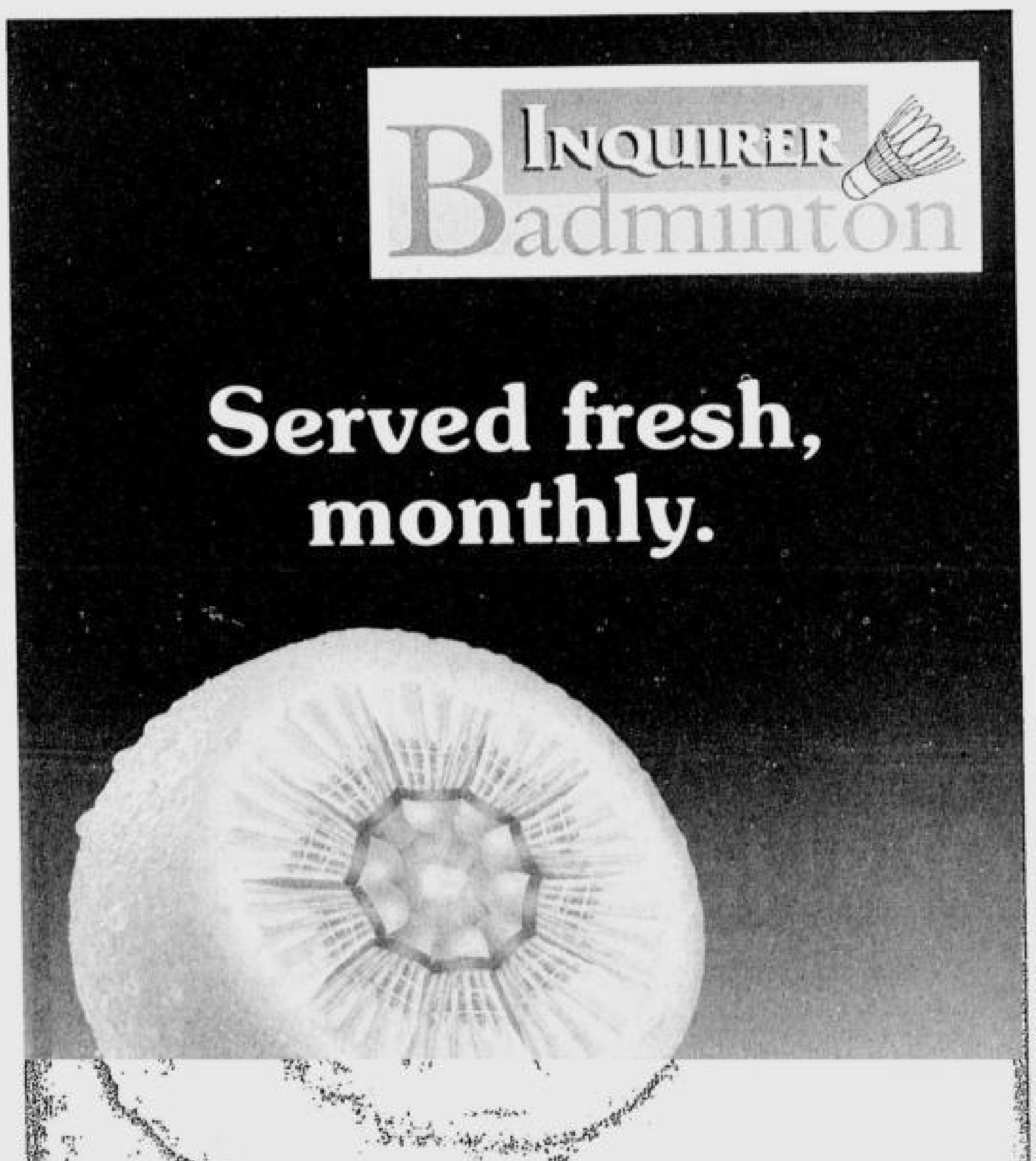

## *UP tuition hike will affect only the very rich, officials say*

**By DJ Yap**

ONLY STUDENTS BELONGING TO the "richest 3 percent of the population," or about 20 percent of the incoming freshman batch, will bear the brunt of the proposed tuition increase at the University of the Philippines, officials said yesterday.

In response to criticisms from student groups, UP officials yesterday sought to downplay the impact of the proposed increase in tuition and miscellaneous fees, saying the "full effect" would be felt only by the wealthiest students.

The UP administration is pushing for a 300-percent increase in tuition and miscellaneous fees, which would raise the cost of each academic unit from P300 to P1,000 on the Diliman, Manila and Los Baños (Laguna) campuses, and from P200 to P600 on the Baguio, Visayas and Mindanao campuses.

In a statement sent to the INQUIRER by UP vice president for public affairs Cristina Pantoja-Hidalgo, UP said only students with incomes of over P1 million a year (Bracket A) would actually pay the full rates (the base tuition of P1,000 per unit x 1.5).

On the other hand, students eligible for assistance under the UP Socialized Tuition and Financial Assistance Program (STFAP) will enjoy larger benefits, according to the UP statement.

For instance, students in Bracket E (annual income of P80,000 or less) will pay no tuition at all, and will receive a stipend of P12,000 per semester. Students in Bracket D (annual income from P80,001 to P135,000) will enjoy a 70-percent discount, which means they will pay P300 per unit, the existing rate.

Students in Brackets C (annual income from P135,001 to P500,000) will pay P600 per unit. Those in Bracket B (annual income of P500,001 to P1 million) will pay P1,000 per unit.

"Even with the proposed adjustment, the fees remain significantly lower than the true cost of an undergraduate UP education, not to mention the cost of an undergraduate education in other comparable universities in the country," they said.

Under the proposal, miscellaneous fees will also be adjusted to reflect rising costs: from about P600 to P2,000 for Diliman, Manila and Los Baños; from P595 to P1,405 for

Baguio and the Visayas; and from P830 to P1,640 for Mindanao.

# 'Reming a blessing'

From page A23

"The situation is now contained because the contamination of the building has been reduced to minimal levels. The source of contamination has been packed and sealed. If you compare the toxicity level on the first night, definitely it's much lower now even if the test results have yet to be known," Macalinao said.

"The fact that we have already removed the source of contamination means that the level of contamination inside the school has been lowered. All we actually need to do now is to mop the floors with wet cloth to clean other traces of chemicals," Embang said shortly after another round of cleanup at the laboratory at noon yesterday.

Embang, however, said the school would remain cordoned off until the Makati City government, upon the recommendation of experts, declares it safe for evacuated residents to return and for the school to reopen. Establishments around the building, however, returned to normal operations yesterday.

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Republic of the Philippines
**DEPARTMENT OF FINANCE**
Roxas Boulevard Corner Pablo Ocampo, Sr. Street
Manila 1004

## NOTICE OF EXTENSION OF INVITATION TO BID

29 November 2006

On 13 November 2006, the Department of Finance (DOF) and the Presidential Commission on Good Governance (PCGG), through its Bids and Awards Committee (PTIC BAC), invited all interested buyers to apply for eligibility and to bid for the **111,415 shares in the Philippine Telecommunications Investment Corp.** (ROP Shares) **ordered reconveyed to the Republic of the Philippines by the Supreme Court.**

The DOF and PCGG, through the PTIC BAC, hereby notify interested buyers that the invitation to bid for ROP Shares has been extended. The revised schedule of activities is as follows:

| Activities | Schedule |
|---|---|
| 1. Submission of Letter of Interest, Pre-Bid Documentary Requirements and Purchase of Bid Documents | By 4 December 2006 (0900H to 1700H) |
| 2. Submission of Pre-Qualification Documents | By 6 December 2006 (0900H to 120H) |
| 3. Notification of Eligibility | 7 December 2006 (1400H) |
| 4. Submission of Financial Bid | 8 December 2006 (0900H to 1400H) |
| 5. Opening of Financial Bid and Determination of the Highest Rated Bidder | 8 December 2006 (1400H) |

The **Terms of Reference for Sale of Republic of the Philippines' Shares in Philippine Telecommunications Investments Corp.** and the Supplementary Bid Bulletins which revise certain sections of these Terms may be obtained from the BAC Secretariat starting at 9:00 A.M. at no cost on or before 5:00 P.M. of 04 December 2006. The Bid Documents must be purchased for a non-refundable fee of P 50,000 by check payable to the Department of Finance.

All particulars relative to Eligibility Screening, Bid Bond, Bid Documents, Pre-Bidding Conference(s), Evaluation of Bids, Award of Contract and other aspects of the bid procedure shall be governed by the pertinent provisions of the TOR and the Instruction to Bidders, and any Supplementary Bid Bulletins.

The DOF assumes no responsibility whatsoever to compensate or indemnify bidders for any expenses incurred in the preparation of the bid.

The DOF reserves the right to reject any or all bids, to waive any formality/defect therein, and to accept such bid as may be deemed most advantageous to the government.

For inquiries, please contact the BAC Secretariat at the following address:

Address: 5th Floor, DOF Bldg., BSP Complex, Roxas Boulevard cor. Pablo Ocampo, Manila
Tel No.: 5247011 loc. 3176 or 3177
Fax No.: 5268474 or 5235143

(Sgd.) **John P. Sevilla**
BAC Chairman

(PDI Nov. 29, 30 & Dec. 1, 2006)

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# Manila cops nab alleged big-time drug supplier

**By Tina G. Santos**

MEMBERS OF THE MANILA POLICE DISTRICT seized 15 kilos of dried marijuana leaves from a 28-year-old suspected notorious drug peddler whom they arrested in a buy-bust operation in Caloocan City.

Suspect Alex Segundo, a native of San Gabriel, La Union, was allegedly responsible for the proliferation of drugs, including marijuana, in Manila, Caloocan City, Quezon City and some part of southern Metro Manila, according to the police.

The suspect was arrested during an entrapment Wednesday afternoon, said MPD acting chief Senior Supt. Danilo Abarzosa, who presented the suspect to Mayor Lito Atienza at City Hall yesterday morning.

### Under surveillance

Abarzosa said the suspect had been under surveillance for about a month. On Wednesday, authorities decided to put an end to the suspect's nefarious trade by conducting a drug operation against him.

At about 5 p.m., an undercover agent met Segundo at the back of Ever Gotesco Grand Central Shopping Mall near Edsa in Caloocan City and ordered marijuana from him, Abarzosa said.

Police pounced on the suspect as soon as he took the marked money from the poseur-buyer.

### 15 kilos

Seized from Segundo were several bricks of dried marijuana leaves weighing about 15 kilos with an estimated value of P40,000 to P50,000.

The suspect, who was detained at the MPD headquarters, will be charged for violating RA 9165 (Dangerous Drugs Act of 2002) at the Caloocan City Prosecutor's Office.

# TSPI's communities of hope amid sea of poverty

NEW MEMBERS are sworn in

CONTRIBUTED PHOTOS

BY LENDING THE URBAN poor of Metro Manila and other key areas money to run ventures such as the distribution of *chicharon* or the manufacture of cement stoves, a leading microfinance institution has long realized that marginalized entrepreneurs are good borrowers.

Celebrating its 25th anniversary this year, Tulay sa Pagunlad Inc. or TSPI, through micro loans, has provided livelihood to over 140,000 clients throughout the country. In turn, these clients have generated thousands of jobs. All told, the lives of over a million poor individuals have been positively impacted by the nongovernment organization.

A SATISFIED center member

Better yet, TSPI executive director Ruben de Lara points out that the loans that amount to an average of P8,000 are repaid 99 percent of the time. The figure is way above the repayment rates of the country's largest banks that lend out to more affluent individuals and organizations.

At the same time, the repayment rates of the top micro finance institutions in the country that cater to specific segments who live below the poverty line hover in the same level. Collectively, these micro finance nongovernment organizations, which have been influenced by the Grameen Bank model, are often held up as showcases of effective mediums of poverty alleviation throughout the globe.

Founded by Australian philanthropist David Bussau, TSPI has established its presence in Payatas, Taguig, Taytay and many other shantytowns in Metro Manila. Its success is primarily based on the organization of borrowers, mostly women, into groups called centers. Members of the same center, who number no less than 20, serve as guarantors for each other. When one is unable to pay, all the rest would also be unable to avail of the next loan.

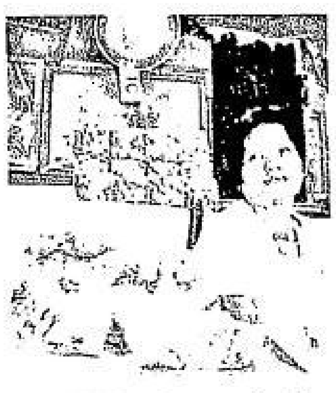
Thus, center members are encouraged to look out for each other and to be collectively disciplined in paying back their loans.

According to De Lara, the centers also usually end up functioning as a support group for the women as they struggle to climb out of poverty by vending rice and the like. "Not only do they help each other meet their financial obligations, they are also likely to take care of each other's children and do favors for one another so that they can collectively succeed in their micro ventures."

Petite Violeta Sabote, a housewife in her late 20s and enterprising vendor of rice, biscuits and fish, said that TSPI brought hope to Barangay Muzon, Taytay, Rizal, when it established a center there some years ago. Before TSPI, loans for micro businesses could only be had from loan sharks that charged exorbitant rates.

According to her, regular banks could not be expected to lend the small amounts needed by micro entrepreneurs who had no collateral to offer.

A testimony to the transforming effect of the centers, Sabote relates the story of Center 13, to which she belongs. It was about to be shut down because of the 28 original members, 10 were no longer paying their weekly installments. The errant members lived in another area and were almost impossible to track down. Unless, the remaining 18 could cover for the 10 delinquent members, no one in the group would qualify for further loans.



MEMBERS rely on each other

Center chief Mercedita Dacuta toyed with the idea of just letting things be. But a widow in the group pleaded that she needed TSPI's financial assistance because she had four children and six grandchildren to support. The feisty Mercedita, who is in her 30s and runs a convenience store, recalls: "*Nung nagsalita ang balo, nagbago ang isip ko at nagdesisyon na labanan ang pagsara ng center*. (When the widow spoke, I changed my mind and decided to fight to keep the center going.)"

The remaining Center 13 members took over the weekly payments of the delinquent members. They also found new recruits so they could meet the required minimum of 20 members per center. Today, the center has 24 active members and boasts a repayment record of 100 percent, an achievement enjoyed by many of the thousands of TSPI centers nationwide.

De Lara notes that TSPI targets communities where residents have often been reduced to "a state of hopelessness from not being able to have enough for basic needs." He observes that many of the marginalized literally work from sunrise to sunset but remain poor for lack of resources. The micro loans effectively stimulate the borrowers to come up with their own ventures as their means to escape poverty.

Moreover, as they succeed in their businesses, they usually become leaders in their communities as well as was the experience of Flora Lebrilla, of Lower Bicutan, Taguig. The distributor of packed *chicharon* got into the business mainly to augment the income of husband Manuel, an electrician. Even when he was employed by a large manufacturing firm, there was simply not enough food for their 12 children.

The bashful Flora somehow found the courage to borrow P2,000 from TSPI in 1993 so she could begin distributing packed *chicharon* purchased in Baliuag, Bulacan, to vendors in Guadalupe, Makati and Alabang. As her business thrived, she expanded her network by tapping her neighbors. The business grew even more in 2004 when she expanded her product line to include marinated chicken with a P14,000 loan from TSPI. Once again, she asked neighbors to be her agents.

In her center and in her community, Lebrilla has a way of inspiring confidence in the future. While she remains self-effacing, there is no doubt that through her efforts, the benefits of micro financing has made welcome ripples in her neighborhood.

In her corner of Lower Bicutan, more families now have food on their table; more homes have been transformed from mere lean-tos to abodes with cement walls; and more now look to the future with optimism.

FROM housewives to entrepreneurs

## METROBRIEFS

### Mapua homecoming set

THE MAPUA INSTITUTE OF TECHNOLOGY HIGH School Alumni Association will hold a grand alumni homecoming on Dec. 2, at Clamshell 2 in Intramuros, Manila, from 5 p.m. onward. With the theme "Mapuan Ka: Babalik ka rin" and hosted by MIT HS Batch '82, the event will also honor distinguished alumni who have brought honor to the school. Among its prominent graduates are former President Joseph Estrada and Senate President Manny Villar. For inquiries, contact Leny Lacson at 8172653 or 0917-8572235, e-mail lenylacson@yahoo.com. and Jesusa Reyes at 0921-6151734.

### Paco Catholic School reunion

THE HOMECOMING COMMITTEE OF PACO Catholic School Grade School '62 and High School '66 is inviting everyone to attend the 4th grand class reunion to mark their ruby anniversary celebration on Dec. 2. The affair will be held at 6 p.m. at the Manila Hotel Sunset Room. The committee—led by Manila Secretary to the Mayor Emmanuel Sison and Dr. Carmelita Pasay-Recto—is also inviting all Paconians to attend the PCS grand alumni homecoming at the school grounds on Dec. 9, 6 p.m. For inquiries, log in at pcs_gs62hs66@yahoo.com or call 0917-8246215, 0917-5275811, 0916-3297583, 0917-9207666 or 0918-9261164.

### Singzon; 70

ANNABELLEE C. SINGZON, ASSISTANT SECRETARY of the Girl Scouts of the Philippines, died of leukemia last month at the age of 70. Dr. Singzon served as a Girl Scout volunteer for more than 12 years. She was initially a member of the personnel committee in 1994, before moving to the training committee six years later. In 2003, she was elected member of the Central Board, the policy and decision-making body of GSP and was reelected again this year. Singzon is survived by her husband, lawyer Egberto Singzon, and their five children

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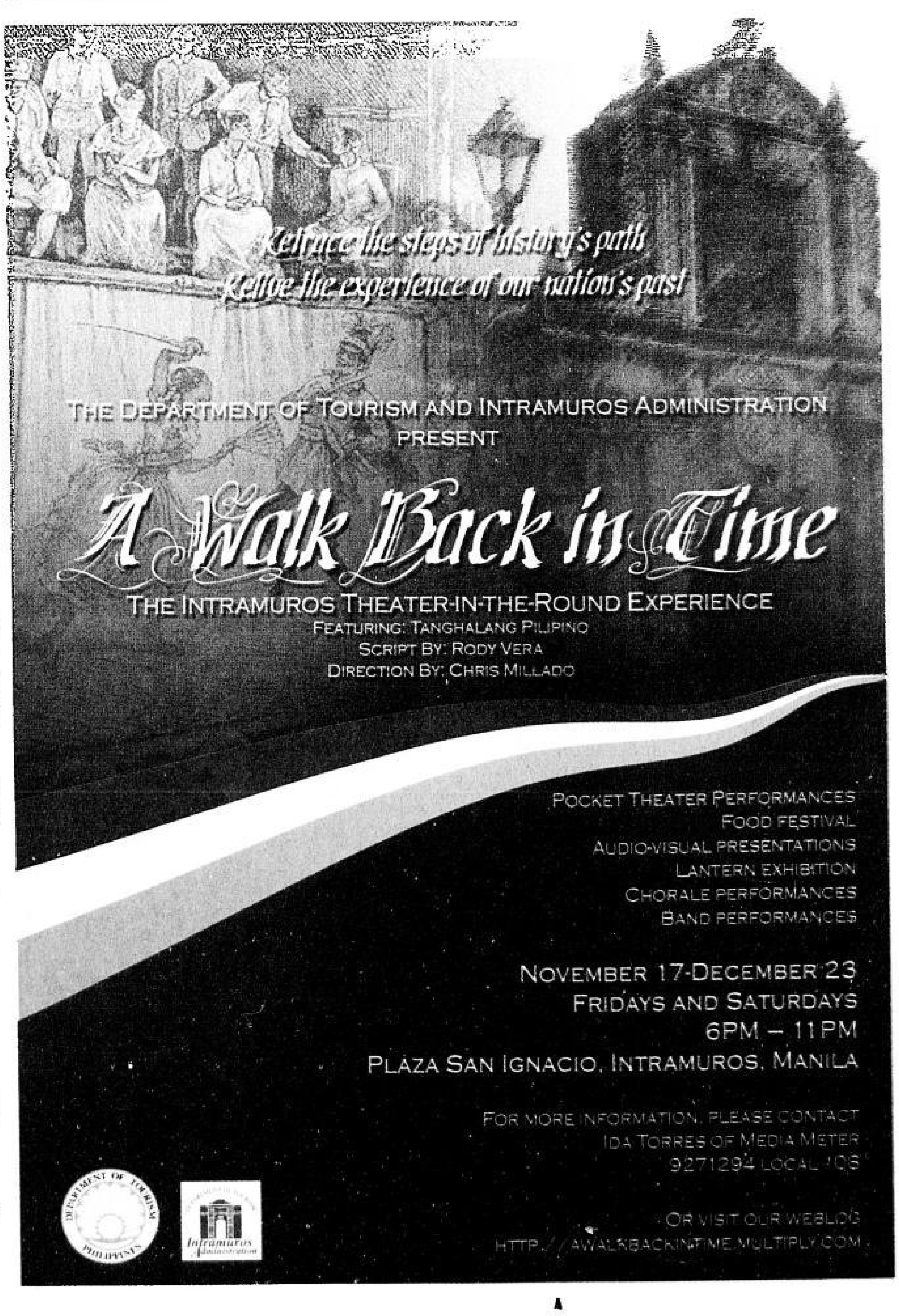

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WORLD AIDS DAY

# Global war on AIDS falling behind, report says

CAMBODIAN HIV-positive woman Mut Dem San, 29, sits at a health center in Takeo province. The UN says Cambodia has the highest prevalence of HIV/AIDS in Asia, with 1.9 percent of the population, or approximately 123,000 people, infected. AFP

ROME—GOVERNMENTS AND international agencies are failing to meet their goals of providing treatment for AIDS and HIV in the developing world, a group of leading advocates for AIDS patients says in a new report.

"The rhetoric from public health officials is good, but the follow-through is abysmal," said Gregg Gonsalves, who coordinated the report for the group, the International Treatment Preparedness Coalition. "We are woefully behind in our targets."

The United Nations and the Group of 8 industrialized nations have set universal access to AIDS medicines as a goal for 2010, planning to have 9.8 million people in treatment by that time. But given current trends, the world will fall 5 million short of that goal, the coalition said.

The shortfall is particularly glaring when it comes to women and children, the researchers found. Programs to use drugs to prevent the transmission of the AIDS virus from mother to child at the time of birth are reaching only 9 percent of HIV-positive women in Africa, even though the drugs are cheap and readily available, they noted.

At a news conference to release the study, Anurita Bains, special assistant to Stephen Lewis, the UN special envoy for AIDS in Africa, said, "Nothing has changed for women," and added, "What we find in the report is that children continue to be neglected."

Officials from two other advocacy groups, the Global AIDS Alliance and the World Action Campaign, underscored the same problem in a separate news conference. "Despite new investment, the world is not on track to meet basic goals adopted earlier this year regarding access to AIDS prevention care and treatment," they said in a joint statement.

Researchers for the treatment preparedness coalition looked closely at six nations with high rates of HIV—the Dominican Republic, Kenya, Nigeria, South Africa, Russia, and India. Progress in treating patients was disappointing in all of them. *NYT*

# Thai junta breaks patent with Merck's AIDS drug

BANGKOK—LOCAL AND INTERnational AIDS activists Thursday praised Thailand's military-backed government's decision to break the patent on pharmaceutical giant Merck's high-priced HIV/AIDS drug Efavirenz.

The Thai public health ministry announced Wednesday that compulsory licensing would take effect immediately and will allow access to the live-saving drug at a lower price.

"We need to break the patent because the price is too high for the government to afford it as new AIDS patients increase every year by tens of thousands," said Thawat Suntrajarn, director general of the department of disease control.

Over the past five years, Merck has had exclusive rights to import the drug for distribution in Thailand.

"After the discussion with the Council of State, we agreed that the patent with Merck provided us a chance to import the drug from other sources. The company has been informally informed about the decision and they have a chance to legally challenge us," Thawat told AFP.

Mediecins San Frontieres (MSF) praised the decision, saying it would improve access to Efavirenz, a key HIV/AIDS drug.

"Efavirenz is currently patent protected in Thailand, and the resulting monopolistic situation is limiting supply and affordability," said David Wilson, MSF's medical coordinator in Thailand.

"The patent holder, Merck, has on several occasions been unable to supply Efavirenz. This has resulted in treatment interruptions, forcing several hospitals to supply suboptimal dual therapy," he added. *AFP*

## Study: Timeout from HIV drugs doubles risk

ATLANTA—ONE OF THE LARGEST-ever studies of HIV treatment has found patients who temporarily stop taking their powerful medicines more than double their risk of dying.

Many HIV patients have sought doctors' permission to periodically take a break from the tiresome regimen of AIDS-fighting drugs, which can cause incapacitating side effects. Several small studies have suggested "holidays" from medication might be OK for patients who appear to be doing well.

But the new study of nearly 5,500 patients in 33 countries, published this week in the New England Journal of Medicine, suggests such a strategy can be dangerous: The rate of disease progression or death was more than twice as high in patients who took medications intermittently than in those who took them every day.

However, many of the deaths were not related to AIDS, so it is not clear why the numbers varied, researchers said.

About half of the study's patients were assigned to continuously receive AIDS drugs. The others stopped the therapy when key immune system blood cells reached certain levels and restarted when they fell below a threshold.

The second group's treatment breaks varied, but on average, patients were taking drugs 33 percent of the time. Patients in the first group were on therapy about 94 percent of the time.

The study started in January 2002, but enrollment was stopped in January 2006, when it became clear that more people in the intermittent-treatment group were dying. *AP*

# *Women sacrificed to sex trade in Nigerian city*

**By Estelle Shirbon**

BENIN CITY, NIGERIA—A FAMILY friend arranged for Gloria to leave Nigeria to work as a prostitute in Italy. Blessing was approached by an aunt. A next-door neighbor organized the trip for Adeyinka.

Thousands of women in southern Nigeria's Benin City—a rundown port of crumbling buildings and potholed streets where power cuts are frequent and jobs scarce—are encouraged by their desperate families to sell their bodies abroad.

"Our friend came to my house and said he could help me travel to Europe and make a lot of money. I wanted to help my mother. We are poor," says Gloria, who was 19 at the time and among the youngest of a family of 19 children.

She ended up in Italy after a harrowing journey across the Sahara during which several women died of hunger and thirst.

She arrived in debt, and by the time she was deported back to Nigeria after eight months working on the streets, she was still penniless, having only managed to pay some of the $35,000 she owed her new madam.

"Those years were wasted. When I think about it I feel very desperate," said Gloria, tears smudging her makeup.

Her story is sad but not uncommon in this city.

Trafficking women for prostitution became a problem in Benin City in the mid-1980s when free-market economic reforms led to massive job losses and impoverished many Nigerians.

At that time, the northern Italian region of Piemonte had strong business ties with Nigeria. And the fear of AIDS had made local prostitutes, who were often drug-addicts, less attractive.

Today, the Nigeria-Italy prostitution trade has become a sinister, self-propagating cycle.

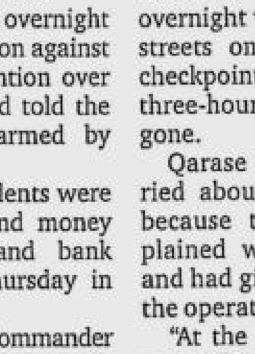
Some women from Benin City, who worked as prostitutes in Italy returned with enough cash to build nice houses and buy cars. Successful ex-prostitutes became madams, recruiting young women from within their own community, where they were trusted.

Now, more than 80 percent of Nigerian women trafficked abroad to work in the sex trade come from Edo state, where Benin City is located, according to United Nations estimates. The main destination is Italy.

The problem is a nationwide one: Africa's most populous country is a major source, transit route and destination for women and children who fall prey to people traffickers.

A 2005 report from the US State Department found that thousands of Nigerians are smuggled every year to Europe, the Middle East and other African countries to work in the sex industry or as forced laborers, especially as domestic help. *Reuters*

# Fiji soldiers pull back, but coup fears remain



QARASE AP

SUVA — FIJIAN troops returned to their barracks on Thursday after taking control of parts of the capital in a show of force, but the embattled prime minister said he was confident that talks could still avert a coup.

Fears of a fourth coup in Fiji in 20 years had risen overnight when troops stretched along the waterfront past the governor's residence and the national parliament and secured utilities such as telephone and electricity headquarters.

The military said the overnight exercise was a precaution against feared foreign intervention over Fiji's political crisis and told the public not to be alarmed by troops in battle gear.

But many Suva residents were stockpiling supplies and money from supermarkets and bank cash machines on Thursday in readiness for trouble.

Military chief Commander Frank Bainimarama has repeatedly threatened to remove Prime Minister Laisenia Qarase's government unless it drops several pieces of legislation, including a bill that would grant amnesty to those involved in a coup in 2000.

Pacific Island Forum foreign ministers are to meet in Sydney on Friday to discuss Fiji's crisis under the same regional pact that enabled Australia to lead a mission into the Solomon Islands. Bainimarama has warned them to back off.

Residents said the 2,000 soldiers who had secured strategic locations around the capital overnight were no longer on the streets on Thursday. Roadside checkpoints erected for the three-hour exercises were also gone.

Qarase said he was not worried about the night exercises because the military had explained why it was necessary and had given advance notice of the operation.

"At the moment everything is calm. Things are normal," Qarase told Australian radio on Thursday. *Reuters*

**SOUTHEAST ASIA WONDER**

**Towers of the legendary Angkor Wat temple are seen north of Siem Reap town, about 230 km northwest of Phnom Penh, Cambodia, on June 8. Siem Reap is Cambodia's main tourist destination where the famed Angkor temples are located, attracting millions of dollars in revenue every year for the poor Southeast Asian nation.** AP

# Atrocities occurring daily in Darfur, UN official reports

GENEVA—A TOP UN OFFICIAL said on Wednesday atrocities were occurring daily in Sudan's Darfur region and neighboring Chad said rebel attacks from Sudan had placed it "in a state of war."

UN High Commissioner for Human Rights Louise Arbour said Sudan's government and militias linked to and supported by it were "responsible for the most serious violations of international human rights and humanitarian law."

"The ongoing atrocities must stop," Arbour said. They were, she added, "a daily occurrence."

In a separate news conference, outgoing UN emergency relief coordinator Jan Egeland said tens of thousands of people driven from their homes had been dying from hunger and disease in a crisis that was growing worse by the day.

Egeland said 4 million people in the region and in Chad, where many civilians from Darfur have fled, needed emergency assistance, but the Sudanese government was not helping aid agencies to get relief in.

Chad on Wednesday proposed moving more than 200,000 Sudanese refugees far away from its violent eastern border with Sudan.

Foreign Minister Ahmat Allam-Mi repeated accusations that the Sudanese government was backing rebels seeking to end President Idriss Deby's rule in Chad.

"Chad is in a state of war," he said. He was careful to add N'Djamena was not declaring war on Sudan.

A senior Sudanese official from Darfur denied the situation had worsened.

"There is an international campaign to offer false data to international public opinion, including this Council," Dr. Farah Mustafa, deputy governor of the state of South Darfur, told the UN rights body meeting in Geneva.

"The information about hundreds of thousands of killed is untrue," he said.

Mostly non-Arab rebels took up arms in early 2003, accusing the central government of marginalizing the arid area. Khartoum mobilized tribal militias to quell the revolt.

Those militias now stand accused of a campaign of rape, murder and pillage which Washington calls genocide. Khartoum denies genocide and the International Criminal Court is investigating alleged war crimes.

Aid agencies are trying to help some 2.5 million Darfuris driven from their homes in 3-1/2 years of conflict. Experts estimate about 200,000 have been killed, a figure Khartoum disputes, saying 9,000 have died.

The United Nations on Wednesday condemned the expulsion by Sudan earlier this month of a Norwegian aid agency from Darfur, saying there was no clear justification for the move.

"Their expulsion threatens to create a significant vacuum in terms of humanitarian service provision in South Darfur and places a greater strain on existing humanitarian operations," Sudan's UN humanitarian coordinator Manuel Aranda Da Silva said in a statement.

In Geneva, Arbour said UN monitors were reporting that attacks by government-allied militias were continuing and the militias were consolidating in government-controlled areas where they were receiving more weapons. *Reuters*

# After Islam, Pope moves to heal ties with Orthodox

ISTANBUL—POPE BENEDICT ON WEDNESday embarked on a second mission in Turkey, to improve ties between Catholic and Orthodox Christians, after winning praise for his conciliatory views on Islam and the country's future in Europe.

Benedict and Ecumenical Patriarch Bartholomew, the spiritual head of the world's 250 million Orthodox, both want to take steps to heal the split dating from the Great Schism of 1054.

In a gesture showing their close ties, Bartholomew took the unusual step of welcoming the Pope at Istanbul airport as he arrived from saying Mass in Ephesus in southwestern Turkey.

Benedict, who earlier on Wednesday visited a house near Ephesus said to be where the Virgin Mary died, won widespread praise in local media for backing Ankara's bid to join the European Union and saying Islam was a peaceful faith.

The Iraqi wing of al-Qaida was not pleased, however. It said on a website his visit was part of a crusade against Islam aimed at pulling Turkey out of the Muslim world and into "the quagmire of secularism."

The Vatican spokesperson said neither the Pope nor his entourage are worried but that al-Qaida's message confirmed the urgent need for a common commitment against the use of violence.

At a solemn service at the Orthodox Patriarchate, Benedict and Bartholomew lit candles and exchanged words of welcome amid ringing church bells as police sharpshooters stood on roofs and helicopters flew overhead in a massive security operation.

Security was so tight that an armored personnel carrier trailed the papal motorcade from the airport to the center of Istanbul, known as Constantinople when it was the capital of the Byzantine Empire.

The leader of 1.1 billion Roman Catholics must walk a fine line to avoid upsetting the Turks, some of whom suspect Bartholomew—who is a Greek Orthodox—of being a tool of their old rival Greece.

Some Turkish commentators debated whether the Pope was in Turkey to strengthen the influence of Christians at the expense of the country's secularist system.

Turkey, a predominantly Muslim nation that is officially secular, has seen nationalism rise as general elections approach next year and its politicians and media will be wary of any sign that Benedict's visit could bolster Bartholomew's standing.

"This is a big warning for conservative politicians who think the EU is a Christian club," wrote Milliyet newspaper columnist Guneri Civaoglu.

The Pope's Nov. 28-Dec. 1 visit is timed to coincide with the Nov. 30 feast of St. Andrew the apostle, who is said to have preached in what is now Istanbul after Christ's death.

There are only 120,000 Christians—about 30,000 of them Catholic—in Turkey today, compared to 2 million a century ago. *Reuters*

**POPE Benedict XVI and Ecumenical Orthodox patriarch Bartholomew I bless the crowd during the Mass at the St. George Church in Istanbul, Turkey, Nov. 29. The two major branches of Christianity represented by Bartholomew and Benedict split in 1054 over differences in opinion on the power of the papacy, and the two spiritual heads will meet in an attempt to breach the divide.**

AP

**SO YOU WANT TO WORK IN VANCOUVER?**
**A pedestrian walks down a tree-lined street covered with snow in Vancouver, B.C., Nov. 29. The city is bracing itself for more snow as another weather system moves into the area.**

AP

# Leader of Chinese Christian sect, 11 followers executed

BEIJING—THE LEADER OF A CHINESE Christian sect and at least 11 of his subordinates have been executed for ordering the murder of members of a rival religious group, as the authorities seek to suppress big underground churches that they deem cults.

Xu Shuangfu, the founder of the Three Grades of Servants Church, which once claimed more than a million followers in China, was put to death last week, said his lawyer, Li Heping. Li said he and Xu's family members learned of Xu's death on Wednesday.

The execution of Xu and two other defendants, Li Maoxing and Wang Jun, brings to 12 the number of members of Three Grades of Servants who have been put to death since a crackdown on the secretive Protestant sect began in 2004, the lawyer said.

Underground religious movements have become an enormously delicate issue for the Chinese leadership since the Falun Gong spiritual group organized a nationwide movement that Communist Party officials viewed as a threat to their hold on power in the late 1990s.

Since that time, the police have condemned some large underground churches, including many Christian churches, as cults. That makes it illegal for them to raise funds or recruit members, and it can mean arrest for anyone associated with them.

Even so, the relative backwardness of the Chinese countryside, which has gained far less than urban areas in the long economic boom, has proven fertile ground for religious groups that offer a mix of religious teaching, communal support, employment opportunities and even health care.

Three Grades of Servants and another quasi-Protestant sect, Eastern Lightning, were among the largest charismatic and evangelical church groups. Chinese authorities labeled both sects cults, meaning that the police had license to arrest anyone associated with them. That pushed both sects more deeply underground. *NYT*

# Jailed Chinese wins Golden Pen

SHI TAO, THE CHINESE JOURNALIST WHO was imprisoned after the American search engine company Yahoo provided information to the Chinese authorities that led to his arrest, has been awarded the 2007 Golden Pen of Freedom, the annual press freedom prize of the World Association of Newspapers.

Shi is serving a 10-year sentence on charges of "leaking state secrets" for writing an e-mail about media restrictions in the run-up to the 15th anniversary of the Tiananmen Square massacre in 2004. The e-mail was picked up by several overseas Internet portals—and also by Chinese authorities, with the assistance of Yahoo. The Internet service provider gave state security authorities details of Shi's e-mail usage that ultimately allowed them to trace the message to a computer he used at the newspaper where he worked, the Dangdai Shang Bao (Contemporary Business News).

When asked about Yahoo's involvement at the time of Shi's arrest, Yahoo cofounder Jerry Yang defended the company's involvement by saying: "To be doing business in China, or anywhere else in the world, we have to comply with local law." *WAN*

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## BIDS AND AWARDS COMMITTEE

## REQUEST FOR EXPRESSION OF INTEREST TO BID

The BANGKO SENTRAL NG PILIPINAS (BSP), thru its Bids and Awards Committee (BAC), invites prospective bidders for the supply, delivery, installation and commissioning of a system for the production of a Electronic Passport Booklets compliant and consistent with the International Civil Aviation Organization (ICAO) specifications per Document 9303 6th Edition Part I, Volumes 1 and 2.

The two (2) stage bidding procedure under Section 30.4 of the Implementing Rules and Regulation Part-A of Republic Act No. 9184 relative to the bidding and award of the contract shall apply. The list of minimum eligibility requirements is indicated in the Checklist of Eligibility Requirements which may be obtained from the BAC Secretariat on December 1 - December 15, 2006 upon submission of a letter of intent and payment of a non-refundable fee of US$ 100.00 or P5,000.00.

Interested bidders must submit the eligibility requirements to the BAC, Room MR2A, 2nd Floor, 5-Storey Building, BSP Main Complex, corner A. Mabini and P. Ocampo Streets, Malate, Manila, Philippines, not later than January 9, 2007, 2:00 p.m. (Philippine Time).

The list of minimum eligibility requirements is indicated in the Eligibility Form. Eligibility of prospective bidders firm shall be checked using a non-discretionary "pass/fail" criteria. Interested bidders must meet the following criteria:

1.0 Prospective bidder should be the manufacturer and supplier of an Electronic Passport (e-passport) with Integrated Circuit (IC) Chip compliant and consistent with the International Civil Aviation Organization (ICAO) standards.

2.0 Prospective bidder, as the prime contractor, should have successfully supplied, set-up and implemented an e-passport project/system with IC Chip consisting of the following components: (i) e-passport booklet production complete with e-cover and datapage security laminate; (ii) data capture system; (iii) operating system/software; and (iv) personalization processing system compliant and consistent with the ICAO standards and satisfactorily accepted by at least one (1) country. The following details should be provided:
   a. Name of the Organization;
   b. Customer contact's name, address and current telephone number, fax number, e-mail and web address;
   c. Contract amount and duration; and
   d. Role(s) undertaken by the bidder.

3.0 Prospective bidder should have supplied and installed a system that allows decentralized data capturing services for e-passport.

4.0 Prospective bidder should have a net worth of at least US$ 25 Million.

5.0 Foreign bidder should have authorized representative in the Philippines who has the authority to receive summons, notices and other legal processes in behalf of the principal.

Eligible bidders shall submit an initial technical proposals to the BAC and should be prepared to make a presentation of their proposed system and implementation methodology. The BAC's review of the submitted technical proposals may lead to a revised Term of Reference (TOR). The BAC shall draw up the short list of bidders.

The BAC shall issue invitation(s) to Bid (ITB) only to short listed bidders. Bid documents will be available upon payment of a non-refundable fee of P50,000.00 and upon signing of a Confidentiality Agreement. In response to the ITB, bidders should submit a final technical proposal based on the revised TOR and a financial bid.

The BSP assumes no responsibility whatsoever to compensate or indemnify bidders for any expenses incurred in the preparation of the bid. Furthermore, BSP reserves the right to reject any and all bid proposals, or declare the bidding a failure, or not award the contract, and makes no assurance that a contract shall be entered into as a result of this invitation.

(Sgd.) **JUAN DE ZUÑIGA, JR.**
Chairman

(PDI - Dec 1 2006)

## The WORLD

Editor **Luverne B. Gueco**

**FINALLY** they meet: US President George W. Bush shakes hands with Iraqi Prime Minister Nuri al-Maliki during a meeting that finally pushed through in Amman Nov. 30 after being postponed earlier. AFP

# US panel to recommend troop pullout from Iraq

WASHINGTON—AN INDEPENDENT COMMISSION WILL CALL on President George W. Bush to order a measured withdrawal of US forces from Iraq, media reported Thursday amid mounting frustration at violence in the country.

As Bush met Iraqi Prime Minister Nuri al-Maliki in Jordan, debate raged in the United States over whether the conflict should be called a civil war and the Pentagon ordered more troops into Baghdad.

The 10-member Iraq Study Group, cochaired by former Secretary of State James Baker, said it would reveal its much-awaited findings on Dec. 6.

But the New York Times reported that the panel agreed to recommend withdrawing 15 US combat brigades in Iraq—the bulk of the US fighting presence—but leaving 70,000 or more American trainers, logistics experts and members of a rapid reaction force.

The group did not say where the troops would go, and did not present a withdrawal timetable, which Bush has opposed. But it made clear that the US military commitment should not be open-ended.

The panel could be a major chance for Bush to overhaul his policy as Iraq slips toward chaos and demands mount to bring US troops home. The recommendations are nonbinding.

New US anxiety over the failure of Iraq to crack down on Shiite militias surfaced in a memo by National Security Adviser Stephen Hadley, which the New York Times published Wednesday.

The memo said "reality on the streets of Baghdad suggests Maliki is either ignorant of what is going on, misrepresenting his intentions, or his capabilities are not yet sufficient to turn his good intentions into action."

Bush administration aides said the memo had nothing to do with Maliki's failure to appear at a planned three-way meeting Wednesday also including Bush and King Abdullah II.

US military commanders said they were moving about 1,600 US troops to Baghdad in a bid to stem sectarian violence in the Iraqi capital.

Gen. Peter Pace, chair of the Joint Chiefs of Staff, said US commanders were sharing ideas with Maliki on where troops could come from to reinforce Baghdad.

But he denied a report that US officials were considering turning over volatile al-Anbar province to Iraqi security forces and using the marines from there to reinforce Baghdad.

Controversy over how to refer to the raging violence in Iraq raged on meanwhile, as Democrat Sen. Jack Reed said a "low level civil war" had been going on for months.

Hoping to stop a further slump in US public support for the Iraq war, Bush and his aides have refused to use the term, even though two US media outlets have now decided to use it.

Anthony Cordesman with the Center for Strategic and International Studies think tank said that the conflict could only be called civil war.

"If you can find a dictionary whose definition of civil war does not describe this situation as a civil war, I would like to know what it is," he said, as he unveiled a damning report into deteriorating conditions in Iraq.

As expectations rose for the Iraq Study Group report, focus also turned to the US showdown with Iran, amid speculation Baker's group will recommend talking directly to the US foe, in a bid to ease conditions in Iraq. *AFP*

# *Now, it's S. Korea to get all troops out by end-2007*

SEOUL—SOUTH KOREA'S GOVERNMENT DECIDED Thursday to pull all of its 2,300 troops out of Iraq by the end of next year, the ruling Uri party said.

"The government reported to the Uri party that it will draw up a plan by the end of June to terminate the mission and wrap up the mission by the end of 2007," party spokesperson Noh Woong-rae told AFP.

South Korea in 2004 sent around 3,500 troops to Iraq, the third largest foreign contingent after the United States and Britain. The size of the force has been progressively cut since then amid domestic opposition to the deployment.

Parliament must vote in December on extending the force's mandate. The Uri party, the largest in parliament, is demanding a pullout.

The United States provides the vast majority of the total 160,000-strong multinational coalition force in Iraq, but other countries are scaling back their commitments.

Earlier this week, Britain said it expected to withdraw thousands of its 7,100 troops from Iraq by the end of next year.

Poland has promised to pull its 880 soldiers out by late next year, while Italy has said its 60 to 70 remaining troops would be withdrawn by the end of this week.

A South Korean Cabinet meeting on Tuesday approved a government motion to be submitted to parliament, under which the size of the force would be halved but the deployment extended until the end of next year.

The motion does not specify when all the troops will be pulled out.

A senior defense ministry official was quoted by Yonhap news agency as saying the final decision will be up to parliament.

"The government position is that it will set up a plan in 2007 aimed at terminating the mission only after taking into account the overall situation in Iraq and other allies' movements," the official said on condition of anonymity. *AFP*

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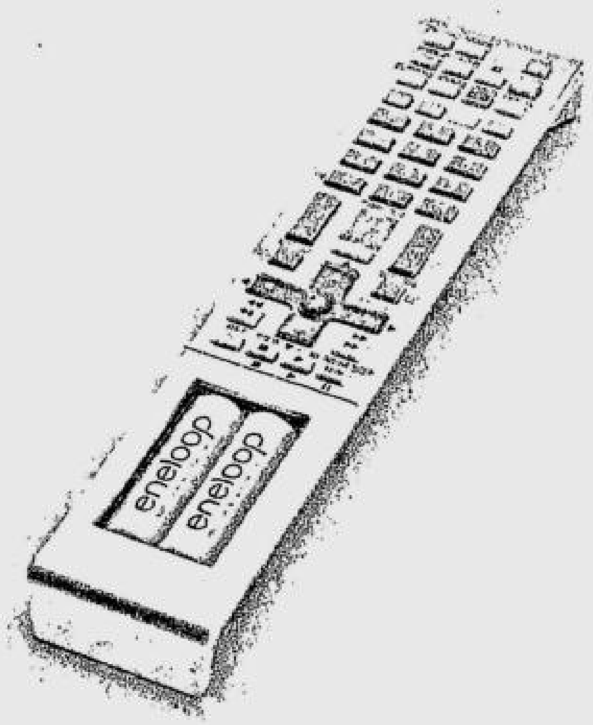

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WHAT'S INSIDE
- **Nets snap** slump; Jazz regain sync /A32

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# Gone was the glory of RP baseball

**By Ted S. Melendres**
*Sports editor*

**DOHA, QATAR—THE ERA OF US MAJOR League stars Babe Ruth and Lou Gehrig was also the golden years of Philippine baseball in the 1930s.**

The bats of Ruth, Gehrig, Earl Averill and Charlie Gehringer boomed at the Rizal Memorial ballpark in 1934 when the Major League all-stars played against tough local selections.

The famous "Brown Slugger" Arturo Pagsisihan, one of the biggest names from that era, later gave way to such stars as Filomeno "Boy" Codiñera and Baby Manzanares.

Filipino batters stood head and shoulders above their Asian counterparts. Practically untouchable, the Pinoy batter used the Far East Games of yore as his biggest stage to show who's the boss.

It was to the Filipinos' advantage that American troops introduced baseball to them before the game caught on in such countries as Japan, China and South Korea.

Even Tazuru Kakino remembered that generation. So it was a bit of a shock to the friendly Japanese team manager that the Philippine team has continued to be the whipping squad in Asia.

"The Philippines was very strong before and after the war," Kakino said through an interpreter. "Not anymore. That's sad."

After his team destroyed the inexperienced Filipinos in an abbreviated, five-inning game, 17-2, Kakino knew exactly what ails them.

"Nice team you have, but you need more power, more control," he said. "The Philippines needs to improve in all aspects of the game.

Kakino observed that the RP team they outhit, 14-3, on Wednesday looked unprepared for the Asian Games ("They need more practice), saved for pitcher Darwin dela Calzada.

"Dela Calzada pitched well," he said, "but the rest of your pitchers need more velocity, more control, more variety."

This huge chink on the RP armor is hopefully being addressed by Philippine Amateur Baseball Association head Hector Navasero, who knows that the weakness on the mound requires the most immediate attention.

After winding up dead-last in a field of eight teams in a recent Taipei Invitational, the team sought Navasero's help in hiring a South Korean pitcher who can work out with the Filipinos.

The diagnosis? Filipino batters look lost when faced with a man who can deliver 140 kilometer-per-hour pitches.

# Paeng ready to strike it big in Doha

**By Ted S. Melendres**

DOHA, QATAR—IF YOU DIDN'T KNOW Paeng Nepomuceno, you'd think the tall, chinky-eyed bowling maestro is an athlete from Turkmenistan or Kazakhstan.

The 6-foot-2 four-time World Cup champion checked into the Athletes' Village unbelievably slim but unmistakably fit.

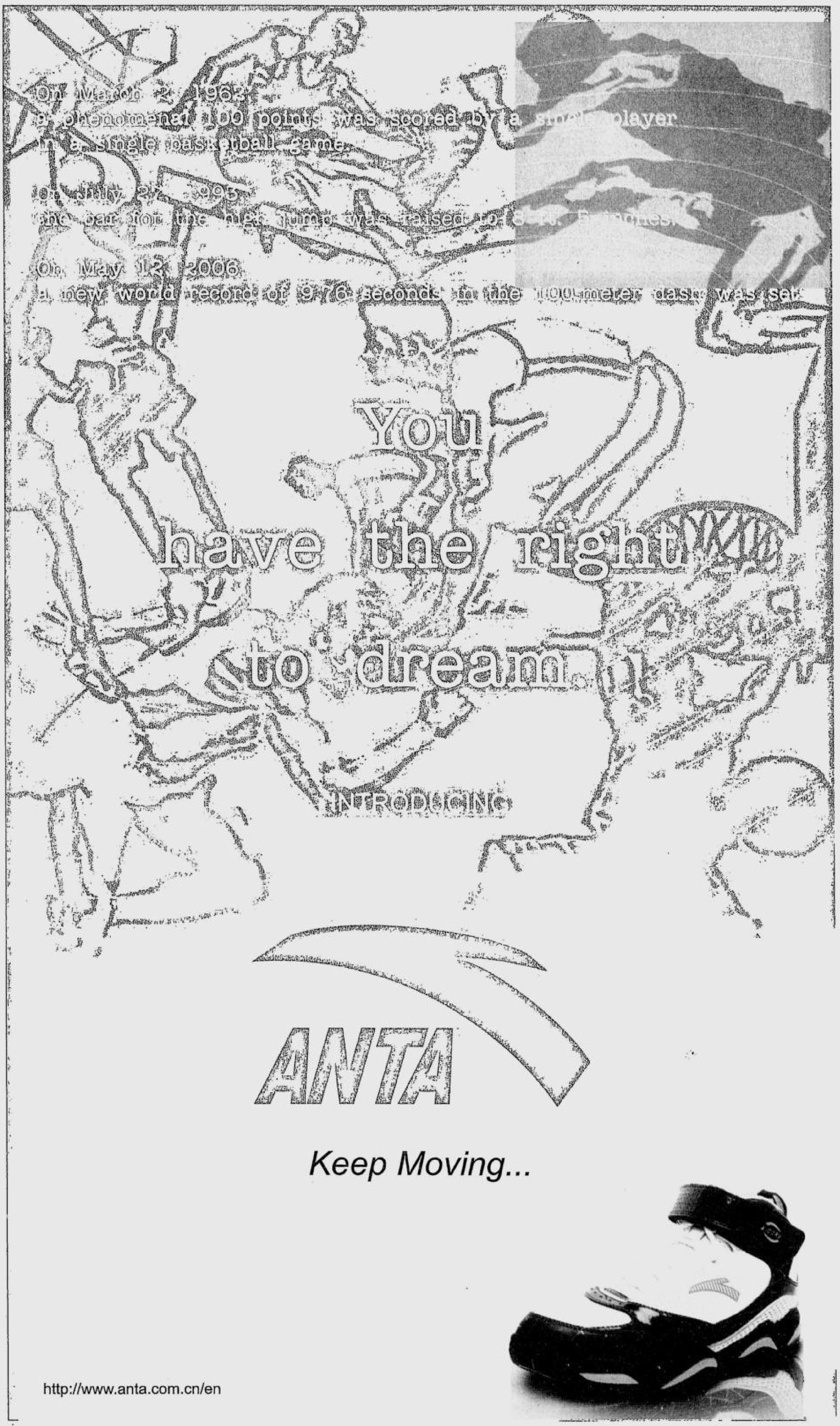
NEPOMUCENO

"That's the result of my exercise regimen," he says. "I've been cross-training. You know, biking, swimming and running. I feel a lot better now."

The other half of the defending champion pair in tenpin bowling's men's doubles (his Busan Asiad partner, RJ Bautista, failed to make the team this time) admittedly never goes into a big battle physically unprepared.

Paeng says that due to the competition's shorter format, luck will prove to be a big factor in the battles for the gold medal in the bowling competitions. Instead of the usual 12-game set per event, organizers have reduced the sets to six games.

PAENG/ A30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# Paeng ready

From page A29

"It's like the sprints," he says. "Anyone who bowls well and gets the most luck wins."

The country's flag-bearer in tomorrow's opening ceremonies sees bowlers from the Middle East and Malaysia as the strongest in the field.

***

In other Asiad or Olympic venues, the host country transforms the Athletes' Village into an apartment complex for the local population at the end of the competitions.

Not the oil- and gas-rich peninsular emirate of Qatar.

Not when you have billions of dollars of reserves in the central bank, variously estimated by finance magazines here from $350 billion to $720 billion.

Qatari officials said the posh mini-city the country built for the Doha Asiad will be dismantled and razed to the ground so the government can build a hospital complex in its place.

***

Not a single Filipino made it to the list of favorites for the gold medal in the Doha Asiad magazine "Gold."

Funny, but the RP Blu Girls—who are not part of the RP delegation—made it to the top three in women's softball. The magazine says the Blu Girls will encounter tough opposition from the Japanese and South Koreans.

Funnier still, Efren "Bata" Reyes' picture highlighted the billiards page. Reyes is not vying for glory here as well.

# World record holder exits with injury

DOHA, QATAR—SAIF SAAEED SHAHEEN, world record holder in the 3,000-meter steeplechase, withdrew from the Asian Games because his Achilles tendon injury causes him to limp while running.

"He just can't run," Shaheen's manager, Ricky Simms, said in a statement posted on the official games website on Thursday.

"There's no real decision to be made. He's limping when he's running."

The 24-year-old Shaheen, born in Kenya but who has won two world championship titles for Qatar, was planning to run in the steeplechase and 5,000 meters at Doha.

He was first reported to have withdrawn on Wednesday, although Qatar team authorities said at the time they had no information on Shaheen's condition.

Simms said Shaheen has been bothered with the injury for several months.

"He's had problems with his Achilles on and off since the end of the track season," said Simms. "When athletes are competing at an elite level in the steeplechase there's always going to be the chance of injuries—it's the nature of the event."

Shaheen had run sparingly this year, determined to be "fresh" for the Asian Games, said Simms, but despite Qatar Association of Athletic Federation arranging for the best medical treatment available, he was not able to compete.

"All the countries and all the people at the Games will be disappointed as he was going to win the gold medal," said Mohamed Suleiman, manager of the Qatari athletics team. "When you have an injury, what can you do?"

CHINA'S Longyuan Shen (right) kicks the ball as Iraq's Jasim Haji looks on during their second round Group E football match in the 15th Asian Games in Doha.
AFP

# Cyclists optimistic of clinching medal

By June Navarro

THE PHILIPPINE ROAD CYCLING team, toughened by years of participation in the Tour Pilipinas, is confident of winning a medal of any color in the Doha Asian Games.

"Going up against the best riders from Asia, the competition will certainly be tough," said 2003 Tour champ Arnel Quirimit, who spearheaded the first batch of riders who departed yesterday for the oil-rich country, in Filipino. "Who knows, we could pull off a win because other countries might think that we're not a threat at all."

Also made up of reigning Tour king Santy Barnachea and another former winner, Warren Davadilla, Team Philippines believes it has what is needed to hack it out with the best in the region after preparing hard for the grind ahead.

"We've prepared long and hard for this," said Davadilla in Filipino. "Winning a medal will be the ultimate reward for our hard work," added the two-time Tour champion.

Victor Espiritu, another former Tour winner, won the bronze in the massed start road race event in 1998 in Bangkok, but was later on awarded the silver after Indonesia's Tonton Susanto was found positive for using a banned substance.

That runner-up finish still stands as the best achievement for the national cycling team in the Asiad and coach Jomel Lorenzo believes that the record could be broken this time.

Ericson Obosa, John Ricafort, Frederick Feliciano, Tour veterans all, and the country's top female rider Maritess Bitbit, comprise the road race team.

Lorenzo said the national riders will face stiff competition from the Chinese, Koreans, Japanese and Malaysians on the track while Kazakhstan is an Asian power in the road race event.

"We will not be there just to compete and measure ourselves with the rest of the competition," said Lorenzo. "It's hard to predict what color but we will try our best to bring home a medal."

"We have a progressive program that started four years ago. We never stopped training since then so the riders have become more experienced and stronger after the 2002 Asian Games," said Lorenzo.

On the track, Alfie Catalan, Paterno Curtan, Arnold Marcelo, Carlo Jazul, Alvin Benosa, Jan Paul Morales, Paulo Manapul and Edwin Paragosa are the riders to watch.

They will depart on Dec. 5.

# Taiwan batters trounce S. Korea

DOHA—DEFENDING CHAMPION SOUTH Korea has a mountain to climb after losing 4-2 to archrival Taiwan in the Asian Games baseball round robin Thursday.

With LA Dodgers pitcher Kuo Hong Chi and his Dodgers teammate, shortstop Hu Chin Lung, among its ranks Taiwan proved it can be a serious gold medal contender here.

Korea will now need to beat Japan on Dec. 2 and hope other results to go in its favor if it's to win gold again.

"They are excellent pitchers. They have plenty of experience, including Major League," said Korean coach Jung Jin-Ho of the Taiwanese.

"We still have more games so we'll just prepare for the next match with Japan."

Taiwan's Chen Yung Chi put the winning performance down to the positive atmosphere among the team.

"This is very important," he said. "Since the beginning the atmosphere of the whole team was very good. There are still four games to go and we will fight even harder."

Pitchers Son Min Han of Korea and Taiwan's Kuo held sway early on as the first three innings of a high-quality contest remained scoreless.

Chen Yung Chi broke the deadlock at the top of the fourth for Taiwan when he slugged a home run off Son.

Soon after Chen Chin Feng followed him with a double deep into left field and he came home for Taiwan's second run off a hit by Lin Chih Sheng.

Korea responded instantly with a treble from Lee Dae Ho to reduce the deficit to 2-1 at the bottom of the fourth.

Hsieh Chia Shian hit the second home run of the game at the top of the fifth to extend Taiwan's lead and prompt Korea to replace pitcher Son with Woo Kyu Min, the first of four pitching substitutions.

Korea, gold medalists from the last two Asian Games, stayed in touch when Lee Dae Ho scored his second run. It came off his third hit of the game with Lee Jin Young also notching a hit to help complete the run.

Although Korea continued to rack up the hits it was Taiwan who scored again with a big home run from Chen Yung Chi off Lee Hei Chun at the top of the eighth. *AFP*

# Fencers try to end Asian Games shutout

By Marc Anthony Reyes

WIN THE FIRST ASIAN GAMES medal.

That's the rallying cry of the Filipino fencers, who get another crack at their medal shutout in the 15th Asiad opening today in Doha, Qatar.

"We have good prospects of achieving that," said Philippine Amateur Fencing Association president Celso Dayrit recently. "We are sending a tougher team now than in Busan (in 2002)."

A heavyweight in Southeast Asian fencing, the country has remained medal-less in the Asiad.

Dayrit, the former Philippine Olympic Committee president, said hopes are high this time since the Nationals are armed with a three-week training in Tianjin, China.

"We are still the darkhorse because of the presence of China and Korea, whose fencers are world-class," added Dayrit.

Heading the 12-man team are Southeast Asian Games gold medalists Walbert Mendoza (men's sabre), Melly Joyce Angeles (women's epee) and Veena Tessa Nuestro (women's foil).

The Philippines took the SEAG fencing overall title for the fifth straight time, bagging five of the 12 gold medals at stake on top of four silvers and three bronzes.

Also in the lineup are Gian Carlo Nocom, Edward Daliva, Emerson Segui, Rolando Canlas Jr., Ramil Endriano, Avelino Victorino Jr., Almario Vizcayno, Wilfredo Vizcayno Jr. and Joanna Franquelli.

# Young swim stars train rigorously

By Marc Anthony Reyes

THE PAST WEEKS HAVE BEEN VERY challenging for the youthful national swimmers gearing up for Doha Asian Games.

Aside from honing up their skills at the Trace Aquatics Center pre-SEAG camp, the young bunch was simulating the conditions in Qatar as far as the time difference, diet, weather and strategies are concerned.

Fil-American swimmer Daniel Coakley even flew in a week earlier from Hawaii to get acclimatized in Laguna.

Philippine Amateur Swimming Association president Mark Joseph reported that the team, averaging no more than 17 years in age, are training in late morning to approximate the time trial schedule in Doha.

For a couple of weeks now, the team sleeps according to the time in Qatar, which is five hours behind Philippine time.

Coakley, a grand nephew of Olympic double bronze winner Teofilo Yldefonso, is one of the promising swimmers in the team aside from homegrown talents and first timers Kendrick Uy, Ryan Arabejo and Marichi Gandionco.

The tankers are scheduled to leave today.

Southeast Asian Games double gold winner Miguel Molina and JB Walsh are going straight to Doha from the US where they are based.

MOLINA

"The average age of our RP-based swimmers is 17 but they are already the best we have for 2006," said Joseph. "Everybody is nervous competing in the Asian Games for the first time."

But Joseph noted that the young, untested bunch has undergone pre-competition mental and ancilliary preparation under the tutelage of head coach Pinky Brosas and Canadian swimming consultant Fred Arzaga.

They have also undergone "performance optimization program" under Dr. Martin Camara, the chief of the complementary and alternative sports medicine.

# Iloilo, NCR sweep bracket

POWERHOUSE ILOILO AND NATIONAL Capital Region hammered out contrasting victories yesterday to sweep their respective brackets in the PFF National Under-19 Football Championships in Zamboanga City.

Midfielder Jomar Lestiongo scored two second-half goals to power Iloilo to a 2-1 victory over Muntinlupa-Parañaque-Las Piñas for top Group A honors heading into the semifinals at the J.F. Enriquez Memorial Sports Complex in Zamboanga City.

Lestiongo struck in the 73rd minute and added another two minutes later, before MPL's Andres Lorenzo Pinga booted in a late consolation goal. Both teams, however, have already secured semifinal berths in the eight-team tournament.

Led by two-goal hero Ibrahem Mohammed and midfield general Francis Gustilo National Capital Region also moved into the last 4 unbeaten, after a comprehensive 4-0 rout of Legaspi-Albay.

The Big City booters, who will face MPL in the semifinals, also downed Dipolog, 3-0, to follow up a 1-0 nipping of Negros Oriental.

The Negrenses, however, clinched the last semifinal slot by subduing Dipolog, 3-2, with Cebuano reinforcement Michael Sharpe scoring in the 56th minute to decide the contest.

But the Negrenses will have their hands full against Iloilo in the semifinals. The Ilonggos are out to avenge the 0-1 setback dealt them by the Negros booters in the regional qualifiers in Bacolod City last September.

In yesterday's lone none-bearing match, host Zamboanga and Compostela Valley battled to a 1-1 draw as Zambo booter Mark Daniel Jamiro's 47th minute goal was cancelled out by Jan Oliver Sonza six minutes later.

*Cedelf P. Tupas, Inquirer Visayas*

# RP booters gun for glory

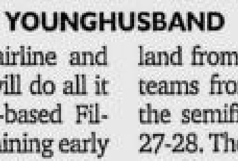
TEAM PHILIPPINES SEEKS MORE glory when it takes on some of the football powers of Southeast Asia in the 2007 Asean football championship starting Jan. 12 in Bangkok, Thailand.

The Philippines is in Group A with Malaysia, Myanmar (Burma) and host three-time winner Thailand. Matches will be played at the Suphachalasai Stadium and Army Stadium.

Boosted by Filipino booters based abroad, the RP Team—led by brothers James and Phil Younghusband—is looking to sustain the momentum of a three-game winning streak that started in Bacolod City last month.

National coach Aris Caslib and his boys, described by Philippine Football Federation president Johnny Romualdez as the strongest national selection in a decade, tackle the Malaysians on Jan. 12, the Thais on Jan. 14 and the Burmese on Jan. 16.

Meanwhile, Christopher Zimmer, Lufthansa's general manager for Guam, Micronesia and the Philippines said the German national airline and sponsor-partner of the PFF will do all it can to fly in the European-based Filipinos in time for intensive training early January.



YOUNGHUSBAND

PFF media chief Ed Formoso added that talks to beam the RP matches "live from Thailand" were ongoing.

And should the Philippines makes the semifinal, Formoso predicted that a "Return to Panaad" in Bacolod City will be an unforgettable epic in Pinoy football history.

The group stages will be held in Singapore and Thailand from Jan. 12-17, with the top two teams from each group progressing to the semifinals on Jan. 23-24 and Jan. 27-28. The finals will also be played over two legs on Jan. 31 and Feb. 4.

FRIDAY, DECEMBER 1, 2006

## Pacific 5 rips DOMC

PACIFIC SUPERTEX THWARTED KARglass-De Ocampo Memorial College, 85-73, and 5th Avenue Telecom's dumped Wang's Ballclub-PRC, 93-82, to keep their chances alive in the 2006 PICAA Open basketball tournament at the La Consolacion College gym in Mendiola, Manila. The troika of Welland Muñoz, Luis Palaganas and Braulio Lim combined for 39 points to power Pacific to its fourth win in seven matches. Muñoz, a 6-foot-3 standout of AC-SAT Lightings, and Palaganas, a former member of University of the East, struck for 14 points apiece. Lim, who played for Purefoods Hotdogs in the PBA, added 11 points. Roy Siglos carried the fight for the Ronnie Dojillo-mentored Cobras with 20 markers.

## RACING TIPS

**BY TOP CHOICE**

Race 1—(Qrt/Tri)—American Beauty (5), Shy Girl (2), Star Colony/Assunta De Rio (3), Express Strike (1)
Race 2—(Tri)—Half Medium (4), Sir Benjo (3), Besame Mucho (2)
Race 3—(Qrt/Tri)—Wynona Raider (4), Record Holder/Danielle's Angel (6), Golden Africa (1), Long Road (3)
Race 4—(Qrt/Tri)—Strong Jaya (8), Rivaldo (3), Hurry Prince (4), Modern Classic (6)
Race 5—(Penta/Qrt/Tri)—Sacred Hall (1), District Three (9), Angel of Light (6), Ginger Candy (4), Mighty Mare (5)
Race 6—(Penta/Qrt/Tri)—Western Dancer (5), Manila Slew (10), Long Hitter (2), Pure Energy (8), Princess Leighla (9)
Race 7—(Palm It Off (1), Lucky Joy (9), Ultra Rose (4), Gold Is Gold (7) Hazmagic (5)
Race 8—(Qrt/Tri)—Juggernaut (6), Joker (5), Euphoria (3), Key Element (2)
Race 9—(Penta/Qrt/Tri)—Dona Gelay (6), Without Warning (10), Hard Way (3), Stratosphere (11), Magic Dancer (5)
Race 10—(Qrt/Tri)—Hot Shower (4), Queen Esther (2), Freedom Charger (3), Venus D'Goddess (7)
Race 11—(Penta/Qrt/Tri)—Queen Banana (9), Iron Tower (8), At All Cost (2), Time Deposit (1), Luck of The Irish (4)
Race 12—(Penta/Qrt/Tri)—Magic Bullet (7), Gentleman's Lady (2), Raging River (5), St. Emilion (4), My Little Africa (6)
Race 13—(Super 6/Qrt/Tri)—Fine Officer (10), Royal Rose (2), Petro Dollar (6), Morning Nell (8), Awesome Power (5), Tanging Ikaw (7)

**MARTIAL ARTS:** Participants of the karate competition show how a woman can defend against an attacker during the 3rd World Martial Arts Peace King Cup 2006 Open Tournament yesterday at the San Andres Gym in Manila.

EDWIN BACASMAS

# Barako crush Pals

Games Today *(Araneta Coliseum)*
4:35 p.m.—Air21 vs Coca-Cola
7:20 p.m.—Welcoat vs Purefoods

**By Musong R. Castillo**

**TACLOBAN—RED BULL RAGED in the second half without its coach last night, whipping Talk 'N Text, 104-76, in an out-of-town sortie of the Talk 'N Text Philippine Cup at the Tacloban Convention Center here.**

Yeng Guiao was tossed out in the second quarter together with Phone Pals manager Frankie Lim for almost coming to blows, and the Barako responded by breaking open a close game to improve to 9-5.

The Phone Pals, who were held scoreless in the final 2:46, dropped to a level 7-7 card, their aspirations of contending for the No. 2 spot in the eliminations slowly vanishing.

Enrico Villanueva and Cyrus Baguio led a balanced Red Bull attack with 13 points each.

Lim approached Guiao coming from courtside and the two engaged in a shouting match which nearly emptied both benches with still 8:10 left before halftime.

Red Bull closed the second quarter with a 51-41 lead that the Phone Pals never got to really chop down.

Meanwhile, Welcoat and Coca-Cola, sides in greatest danger of not making it past the eliminations, take on separate foes today at the Araneta Coliseum.

The newcomer Dragons clash with the defending champion Purefoods Giants at 7:20 p.m. while the Tigers collide with the Air21 Express earlier at 4:35.

"I haven't looked as far as the playoffs yet because we're still trying our best to get a win," said Binky Favis of the Tigers, losers of a tournament-worst six games.

Welcoat and Coke are tied at the cellar with 3-10 cards.

The scores:

RED BULL 104—Villanueva 13, Baguio 13, Robinson 12, Najorda 11, Sharma 10, Pennisi 9, Valenzuela 8, Bugia 8, Fonacier 7, Cruz 6, Alvarez 4, Ybañez 3.

TALK 'N TEXT 76—Taulava 20, Alapag 15, Carey 12, Ritualo 10, Washington 8, Belano 6, Cardona 3, Pablo 2, Andaya 0, Fran 0.

**Quarters:** 23-21, 51-41, 78-61, 104-76.

# DL Hoya confident of Boom Boom win

TAMPA, FLORIDA—OSCAR DE LA Hoya introduced Rey "Boom Boom" Bautista as the best Filipino prospect after the famed Manny Pacquiao during the press conference for the Winky Wright-Ike Quartey middleweight showdown this Saturday (Sunday in Manila).

The undefeated Bautista will fight Brazilian Giovanni Andrade in one of the undercards of the fight being promoted by De La Hoya's Golden Boy Promotions at the St. Pete Times Forum here.

"We've put Bautista in with a tough fighter in Andrade, but I'm sure he'll be ready for this test," said De La Hoya. "I believe he is the best prospect out of the Philippines."

Also in attendance were GBP CEO Richard Schaefer and vice president Eric Gomez and Filipino promoter Sammy Gello-ani.

Wright, a co-promoter of the fight, and Quartey were also present. The card will be shown on HBO Championship Boxing.

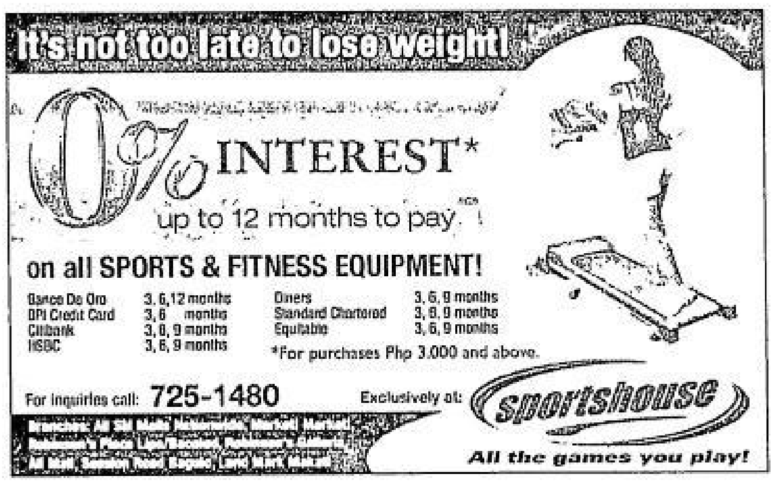
The chief support pits Jeff "Left Hook" Lacy against Ukrainian Vitali Tsypko in a rematch of their 2004 outing which resulted in a no-contest following an accidental clash of heads in the second round.

Bautista, who came into the presscon with De La Hoya on a stretch limousine, spoke in English at the press conference and announced his readiness to take on Andrade in their 10-round card.

"I've trained hard for this fight," Bautista said. "I'm excited to be fighting in America."

As co-promoter of the card, De La Hoya said he is proud to be associated with Wright and Quartey whom he described as two high-caliber athletes. "Winky Wright is one of the premier technicians of this era and still on top of his game, and I know first hand how tough Ike Quartey is, since he gave me one of my toughest fights. This fight should be a war," De La Hoya said.

The rest of the card pits Darrell Woods versus Levan Easley, Carlos Rivera against Jose Hernandez, Jose Rodriguez and Darryl Madison against separate opponents, and Juan Dominguez versus Jorge Lucas. The card, including the Bautista-Andrade bout, will be aired by Solar Sports on Sunday.



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## SPORTSWATCH

### Hotshots clinch B-PAL finals slot

IT WILL BE MB HOTSHOTS AGAINST CKP 168 IN THE BANTAY BATA DIVISION finals of the Burlington-Philippine Advocacy League pre-season basketball tournament at 4 p.m. tomorrow at the San Andres gym. The Hotshots earned the right to meet CKP 168 in the championship after scoring a 114-104 win over Philippine Star in their playoff over the weekend. The other championship pairing sends Wilcon Builders Depot against GNC at 1 p.m. in the Pilipinas Kong Mahal Division. The finals of the women's free throw shooting contest and cheerdance competitions will be held after the first game. The Hotshots took a 56-47 halftime lead, but pulled away for good in the third period which ended at 85-69. M. Matias shot 25 points while R. Mallari added 21 for the Hotshots.

### FEU booters gain second spot

THE FAR EASTERN UNIVERSITY LADY BOOTERS BLANKED SAN BEDA COLlege, 10-0, last weekend to wheel into solo second place in the Ang Liga Pilipina football tournament at the SBC soccer grounds in Mendiola, Manila. All FEU players fielded score a goal en route to their fifth win in six games to move within a half-game behind idle leader UST (5-0) in the event organized by the Philippine National Women's Football Association. Candidates dumped Sphere, 2-0, to retain third place with a 4-1 win-loss card in the tournament backed by the Marikina City government of Mayor Marides Fernando. Nomads, running fourth, notched its third win in five games without entering the pitch after College of St. Benilde (2-3) defaulted. Action shifts to the Cuenca field in Ayala Alabang, Muntinlupa City, tomorrow with UST staking its clean record against FEU in the main game at 2 p.m. Nomads takes on Candidates at 10 a.m. while Sphere (2-3) faces CSB at 4 p.m.

### Cavite International Derby Monday

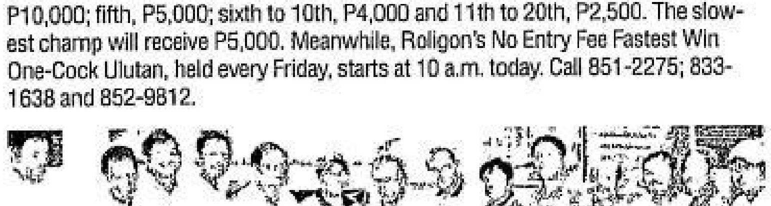
WITH MORE THAN 100 LOCAL AND INTERNATIONAL ENTRIES ALREADY CONfirmed, the Cavite 7-Cock International Derby sizzles on Dec. 4, 6 and 8 at the Cavite Coliseum Derby Center and Casino (Km 18, Aguinaldo Highway, Bacoor Cavite). The three-day cockfest dangling P2 million in guaranteed prize will be hosted by former Sen. Ramon Revilla Sr. and longtime friends Rudy Salud, Lito Orillaza and William Co. Heading the tough foreign contingent are Rep. Benjamin Sablan of Saipan, US cockers Red Lawson and Rey Morrison (guests of Gov. Ito Ynares ), Conrad Burgos and Emitte San Juan of California, Noriaki Morita of Japan, Thomas Michauz of Germany and Gene Batiea of Sunset Recreational Club who will team up with Jun Topacio. Competition starts on Monday featuring the 2-cock elimination round. The semifinals (2-cock) and finals (3-cock) unfurl on Wednesday and Friday. Contact Cavite Coliseum: (046)-9709971; (046)-9704810 or 0915-5742399 for info (Ferdie Bautista).

### Pasay City holds 3-cocker today

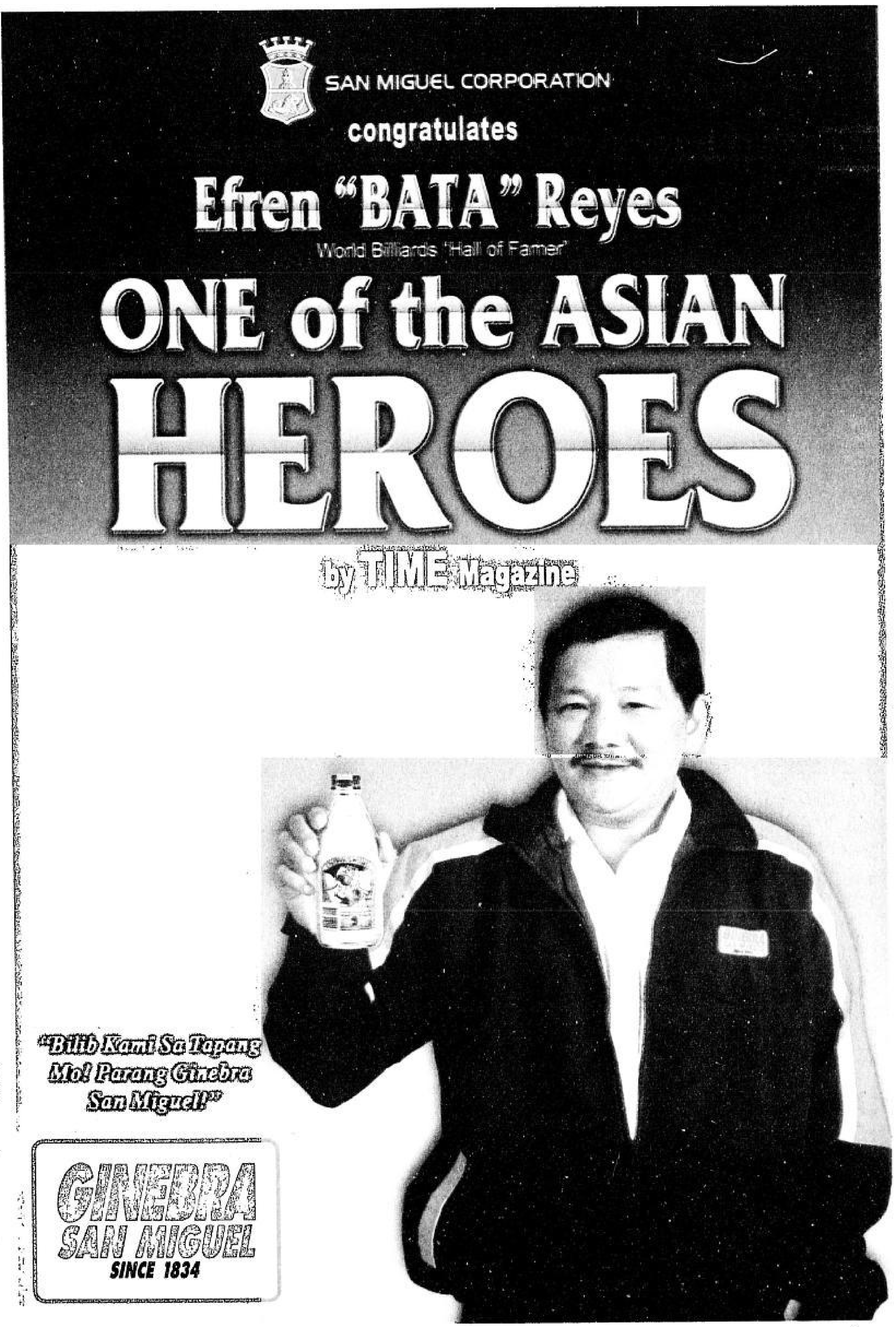
FIFTY OR MORE FIGHTS WILL SPICE UP THE SPECIAL 3-COCK DERBY OF Pasay City Cockpit beginning at 7 tonight with Sagupaan Complexor 3000 as sponsor. To be hosted by PCC employees, the event has a guaranteed prize of P150,000 for an entry fee of P5,500. Meanwhile, the annual Pasko Sa Pasay 4-cock derby on Dec. 15 dangles P600,000 in guaranteed prize for an entry fee of P11,000. Participants will receive one PCC jacket for every entry. The champion handler and gaffer will receive P40,000 and P20,000, respectively. Likewise, the Pamaskong Handog Fastest Win One-Cock Ulutan unfolds on Dec. 20 with P300,000 at stake. For info, call 843-1890, 843-1746 and 816-6750.

### Roligon Fastest Win event tomorrow

SMALLTIME COCKERS AND BACKYARD BREEDERS COLLIDE TOMORROW AT Roligon Mega Cockpit via the Fastest Win One-Cock Ulutan with P150,000 in total prize up for grabs. Entry fee is P1,100. Hosts Ronnie Lacsina, Abet Lucido, Jerry Ang and Ben4 Nadurata said the event will start at 9 a.m. tomorrow due to the expected large number of participants. The guaranteed prize will be divided as follows: fastest win champion, P30,000; second, P20,000; third, P15,000; fourth, P10,000; fifth, P5,000; sixth to 10th, P4,000 and 11th to 20th, P2,500. The slowest champ will receive P5,000. Meanwhile, Roligon's No Entry Fee Fastest Win One-Cock Ulutan, held every Friday, starts at 10 a.m. today. Call 851-2275; 833-1638 and 852-9812.



**NOKIA CUP BETS:** Skippers of the teams which competed in the recent 2006 Nokia Cup golf tournament grand championship during awards rites at the Canlubang golf clubhouse. (From left) Dave Pabalan, Emil Alviar, Alex Escalona, Fred Suarez, Efren Estrada, Vince Villafuerte of the organizing Videocom, Ato Santos, Ernie Pilares, Edward Puno, Marc Paz, Ronnie Caballero, Jay Javelosa, Hermie Orbe and Gerard Penaflor, marketing manager of Nokia.



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# Furyk hopes to end year with a bang

SUN CITY, SOUTH AFRICA—WORLD NUMber two Jim Furyk hopes to round off his best year as a professional golfer by retaining his Sun City Golf Challenge title.

Furyk, who triumphed in a four-man playoff to take last year's event, has enjoyed an exceptional 2006.

He finished second on the US PGA Tour money-list with over $7 million, won two titles and enjoyed seven other top three finishes.

"At this time of year we're thinking about getting some rest and gearing up for next year, but it's good to be back where I played well at the end of last year," Furyk told reporters on Wednesday.

"This year was then very good, probably my best to date. I had the most opportunities to win and I was consistent from the front to the end of the year," added the American.

Among Furyk's challengers for the tournament, which starts on Thursday, include four South Africans, the most ever in the invitational field.

World number five Retief Goosen and number seven Ernie Els are joined by debutants Trevor Immelman and Charl Schwartzel.

Chris diMarco is the only other American in the field, while Spaniards Sergio Garcia and Jose-Maria Olazabal, David Howell and Colin Montgomerie from Britain, Swede Henrik Stenson and Ireland's Padraig Harrington are also competing.

Furyk, who registered a six-under-par 288 last year, thought scoring would be lower this time around as long as the greens remained receptive.

"The greens are not as firm as last year and that will dictate the scoring. If they continue to hold up then the scores will be better," he said.

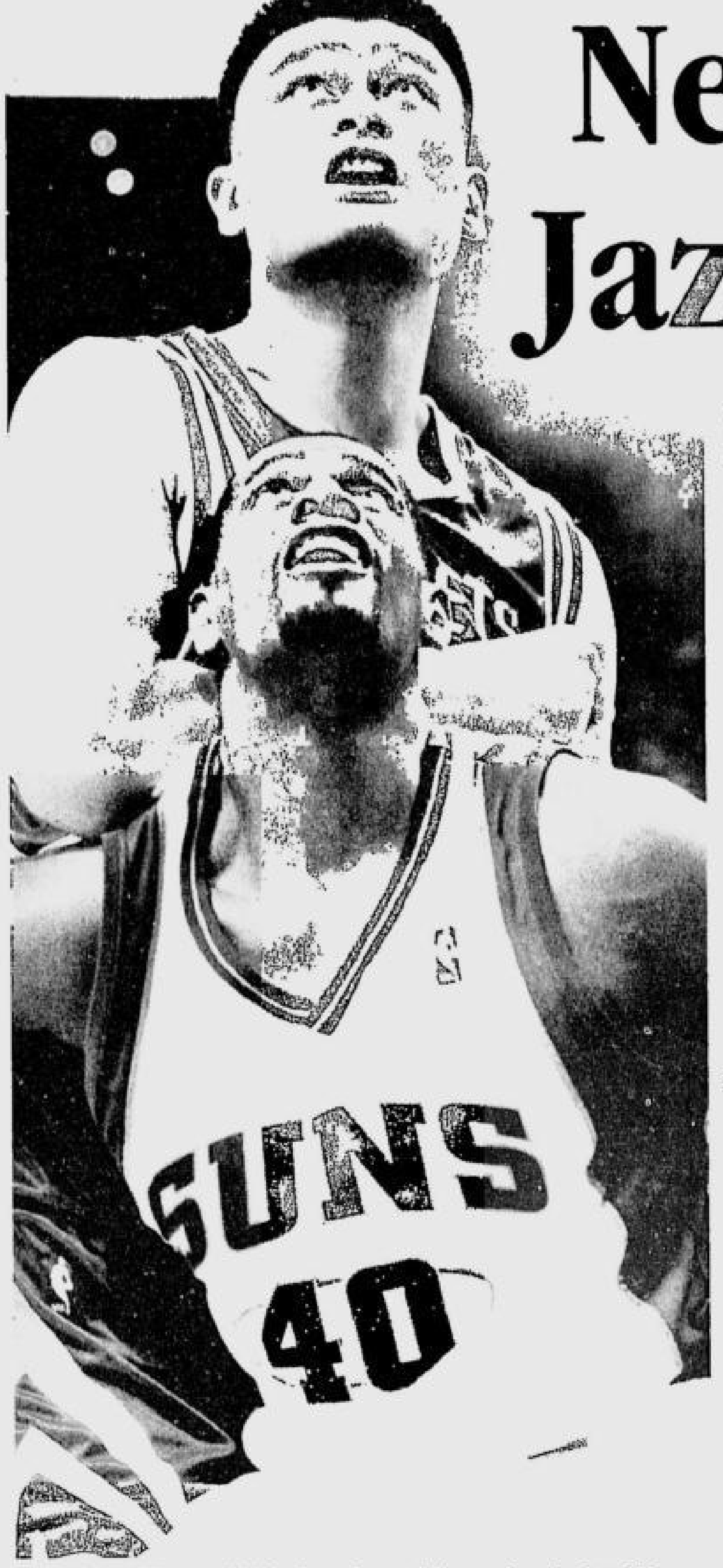
"But courses tend to change very quickly come Thursday and the greens tend to firm up quite quickly here. If they continue to firm up then the scores could be as high as last year, especially since the rough is very thick," Furyk said. *Reuters*

# Germany rakes in $74M from World Cup tilt

FRANKFURT, GERMANY—GERMANY MADE a net profit of 56.5 million euros ($74.3 million) from hosting this summer's World Cup, the German Football Federation (DFB) revealed Wednesday.

"It is a lot of fun to be president of the German Football Federation. Our successful economic ventures have been rounded off by a huge financial success at the World Cup," said DFB president Theo Zwanziger.

The DFB and the German Football League (DFL) will share the 56.5 million euro profit with promises made to invest the money at grass roots. *AFP*



SUNS' Kurt Thomas (40) jockeys for position against Rockets' Yao Ming while waiting for a rebound in their game Wednesday. REUTERS

# Nets end slump; Jazz down Spurs

**BOSTON—THE NEW JERSEY NETS snapped a six-game losing streak as Vince Carter scored 16 of his 23 points in the fourth quarter to lead them past the Boston Celtics, 106-103, on Wednesday.**

New Jersey is just 6-9 this season but still moved into first place in the Atlantic Division with the victory, while the Celtics slipped to 5-9, a half-game behind the Nets.

The Nets had to struggle to finally snap the skid, as the Celtics went ahead by two points on Paul Pierce's jumper with 1:41 left. But Richard Jefferson's three-pointer 22 seconds later put New Jersey ahead for good, 104-103.

Carter was just relieved the Nets were finally able to end their skid.

"We wanted to change things and this win was much needed," Carter told reporters.

Jason Kidd added 19 points for New Jersey and also had nine assists and eight rebounds to narrowly miss another triple-double. Jefferson wound up with 18 points.

Pierce had 31 points to lead the Celtics, who lost despite shooting 49 percent from the field.

Carlos Boozer had 23 points and 16 rebounds as the Utah Jazz ended their two-game losing streak with an 83-75 win over the San Antonio Spurs. Utah is 13-3 on the season.

Dirk Nowitzki left with blurred vision in the first quarter after being poked in the eye, but the Dallas Mavericks still rolled over the Toronto Raptors, 117-98, for their 11th straight win.

In Cleveland, Quentin Richardson scored 27 points as the New York Knicks surprised the Cavaliers, 101-98. *Reuters*

# Jackson fined $25,000 for criticizing referees

JACKSON

NEW YORK—LOS ANGELES Lakers coach Phil Jackson was fined $25,000 (euro19,000) by the NBA on Wednesday for criticizing referees after a 114-108 loss to the Utah Jazz last Friday.

Jackson was quoted in several newspapers about the way the officials—Derrick Stafford, Derek Richardson and Leroy Richardson—handled second-year center Andrew Bynum.

In the second quarter, Bynum was called for traveling and moments later he was whistled for a foul when he thought he drew a charge against Matt Harpring. The 19-year-old Bynum approached the referees, but teammate Kobe Bryant intervened.

"The big key with Drew is they wouldn't let him play," Jackson said following the game.

Jackson called the matchup a "roughhouse game" and it was "one of those nights in Utah that you know you're going to get."

"The league throws out some referee corps that you're dubious about to start with and, you know, the game ends up to be like that," he said. *AP*

# Smokin' Joe, 62, steps back into ring

MEMPHIS, TENNESSEE—FORMER world heavyweight boxing champion Smokin' Joe Frazier will step back into the ring Thursday night for a three-round charity exhibition match at a Memphis hotel.

Facing off against Frazier will be the mayor of Memphis, fellow senior citizen Willie Herenton, an amateur boxer who hung up his gloves 40 year ago.

The fight will be the former champ's first boxing match since the 1980s.

Frazier is perhaps best-known for 1971's "Fight of the Century," the 15-round match in which he handed Muhammad Ali his first defeat. Frazier retained his heavyweight title until he was defeated by George Foreman in 1973.

Now 62, Frazier has continued to train throughout his retirement and maintains the same weight as when he fought Foreman.

The fit, six-foot-six (two-meter), nearly 200-pound Herenton has been training diligently for several weeks. The 66-year-old mayor, a former amateur boxer, won his first of several amateur matches at age 14, but retired from boxing 40 years ago.

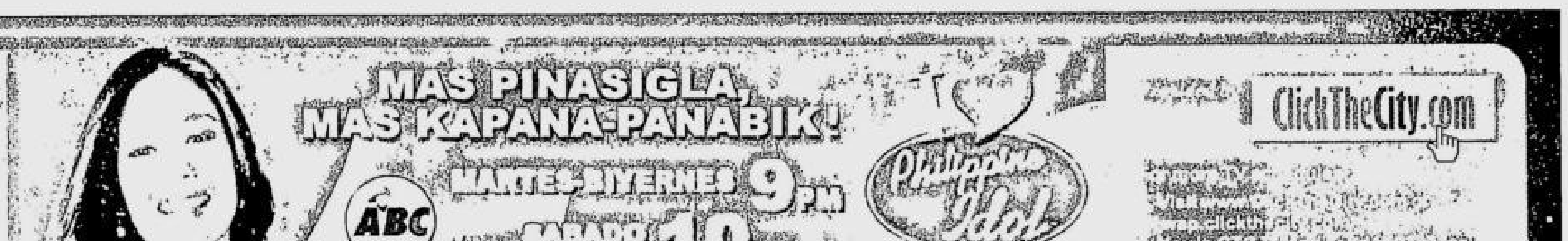
Though confident in his fighting abilities, the self-described "macho" mayor has signed a waiver to release Frazier from responsibility in the event of bodily injuries to Herenton.

The rumble is expected to raise $100,000 for a local drug treatment program. *AFP*

FRAZIER

## INQUIRER TV GUIDE

Friday, December 1, 2006



| Channel | 2:30PM | 3:00PM | 3:30PM | 4:00PM | 4:30PM | 5:00PM | 5:30PM | 6:00PM | 6:30PM | 7:00PM | 7:30PM | 8:00PM | 8:30PM | 9:00PM | 9:30PM | 10:00PM | 10:30PM | 11:00PM | 11:30PM |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ABC 5 | Nickelodeon | | | | PBA | | | | Big News | PBA | | | | Philippine Idol | Sentro | Real Stories | | Araw-Araw Premyo Sa Rasibo | Letty La Mas Fea |
| ABS-CBN 2 | Kapamilya Cinema | | | | Inocente De Ti | Yu-Gi-Oh GX | Bee! The Vandal Buster | Pangako Sa 'Yo | TV Patrol World | | Kapamilya Deal Or No Deal | Super Inggo (8:15 PM) | | Maalaala Mo Kaya | | | Pinoy Dream Academy | Bandila | Mirada De Mujer |
| AXN | | Alias (Season V) | | Lost (Season II) | | Fear Factor (Season VI) | | Ripley's Believe It or Not | | Beastmaster (Season I) | | | E Buzz | | | | | | |
| bTV | NBA Action | TV Shopping | | NBA: Jazz @ Lakers | | | | | EUROLeague | | | | NBA Action | NBA Specials | NBA: Jazz @ Lakers | | | | |
| Cartoon Network | My Little Pony | All New Popeye Show | Dexter's Laboratory | Tom & Jerry Show | Baby Looney Tunes | Winx Club | Xiaolin Showdown | My GYM Partner's A Monkey | Foster's Home For Imaginary Friends | Mirumo De Pon | Pokemon The Johto Journey/ Scooby-Doo & The Witch's Ghost/Pokemon: The Johto Journey | The Justirisers | Shaman King | Courage The Cowardly Dog | The Grim Adventures Of Billy & Mandy | The Simpsons | Aqua Teen Hunger Force | Gundam Seed | Shaman King |
| Cinemax | | Big Bravo (3:10 PM) | | | | | Fast Company | | | Murphy's Law | | | | Runaway Train | | | | Shattered Image | |
| CNN | | Business International | | World News | World Sport | Larry King Live | | Business International | World Sport | World News Asia | | World News | World Sport | World News Asia | World News Asia | Your World Today | | | |
| Crime/Suspense | | The Closer | | Law and Order: Special Victims Unit | | Profiler | | City Confidential | | Law and Order | | Law and Order: Special Victims Unit | | Dominick Dunne's Power, Privilege & Justice | | Traffic | | The Unit | |
| Discovery Channel | | | | | | How Do They Do It | Mean Machines | Beyond Tomorrow | | Rides | | American Chopper | | How Do They Do It | Mean Machines | | | | |
| Disney Channel | Mr. Bean, The Animated Series | Totally Spies | Art Attack/Untalkative Bunny | Shuriken School | Lilo & Stitch | Martin Mystery | Totally Spies | Kim Possible | Mr. Bean, The Animated Series | That's So Raven | Wonderful World Of Disney | | | Emperor's New School | America's Funniest Home Videos/ High School Musical Sing-A-Long | Buzz on Maggie | Totally Spies | Wonderful World Of Disney | |
| ESPN | | Women's Pro Billiards '06 | | 2006 ESPY Awards LA, CA USA | | | | The Mitchell LPGA Tour of Champs 2nd rd | | | | Golf Programming | Motorsport Asia | Sportscenter Asia | World Pool Masters '05 UK | | World Pool Masters '05 UK | | Sportscenter Asia |
| ETC | | Veronica Mars Season 2 | | Change of Heart | Elimidate | Blind Date | Fifth Wheel | Seinfeld | Ambush Makeover | The Tyra Banks Show | | Everwood Season 2 | | American Dreams 2 | | Entertainment Tonight | The Insider | The Tonight Show With Jay Leno | |
| ETC 2nd Avenue | | Starting Over | | The Maury Povich Show | | The Jerry Springer Show | | Dr. Phil | | NBC Nightly News | The Inside Edition | The Ellen DeGeneres Show | | Wheel Of Fortune | Jeopardy | Trading Spouses | | NBC Nightly News | The Inside Edition |
| Fox News | | Hannity & Colmes | | On The Record With Greta Van Susteren | | The O'Reilly Factor | | Your World With Neil Cavuto | | Fox & Friends | | | | | | Fox News Live | | | |
| GMA 7 | Makita Ka Lang Muli | Now and Forever | Into The Sun | | Dragonball Z | Ghost Fighter | Jewel In The Palace | | 24 Oras | Captain Barbell | Atlantika (7:45 PM) | | Bakekang | A Rosy Life (9:15 PM) | | Bubble Gang | | Saksi | |
| Hallmark Channel | | | | Judging Amy | | Just Cause | | McLeod's Daughters | | Strong Medicine | | Family Law | | | | | | Regenesis | |
| HBO | | | | | | Defending Your Life | | | | American Flyers | | | | Bridget Jones: The Edge Of Reason | | | | Darkman | |
| Hero TV | Di-Gata Defenders | Sunny Pig | Mirmo de Pon | Sugar, A Little Snow Fairy | Last Exile | Naruto | Transformers Armada | Saiyuki Reload | Full Metal Panic | Galaxy Angels | Voltes V Evolution | Inuyasha III | Mirmo de Pon | Yakitate! Japan | Mr. Ajikko | Naruto | Rajin-On | Di-Gata Defenders | Yu-Gi-Oh GX |
| IBC 13 | | EZ Shop | | | | Home Shopping Network | IBC Express Balita | New Life Shopping Network | | Japan Video Topics/ Aims | | Japan Video Topics/ Aims | | Travel Philippines | Japan Video Topics/ Aims | EBC Earth Files | IBC News Tonite | Karera Sports TV | |
| JackTV | | Back Track | | | | Sweat | X-Play | Heat | | Mad TV | | That 70s Show | Everybody Hates Chris | Family Guy | American Dad | The Daily Show With Jon Stewart | Primetime Glick | The Late Show David Letterman | |
| Lifestyle Network | Design Remix | 30 Minute Meals | Sweet Dreams | Rachel Ray | | Smart Solutions | DIY Jewelry Making | Food 911 | Boy Meets Grill | Martha | | Clean House | | Rachel Ray | | Isaac | | Simply Wine With Andrea Immer | The Great Adventure |
| MTV Philippines | | Backstage Pass Incubus | VH1 Fabulous Life | VH1 Fabulous Life | Boiling Points | My Own | MTV Hits | | | Get Spotted | MTV Hits | MTV Diyes | | Boiling Points | My Own | MTV News | Rockola | Rockista on MTV | Making the Part: Nelly Furtado |
| MYX | | Rock MYX | My MYX | Mellow MYX | Urban MYX | Take 5 | MYXilog | MYX Firsts | Star MYX | OPM MYX | Pop MYX | MYX Daily Top Ten | | Club MYX | MYX Versions | Urban MYX | My MYX | MYX Backtrax | MYXilog |
| National Geographic | | National Geographic Specials | | | | | | Top 5 - Behind the Silver Screen | | National Geographic Specials | | WOW! Snake Killer: Honey Badger of the Kalahari | | | | Secrets Unveiled: Inside the Vatican | | Secrets Unveiled: White House | |
| NBN | | | | | Dyos Ko, Mahal Mo Ba Sila? | Teledyaryo W/ Rey Langit & Angelique Lazo | | GSIS Members Hour | | Tinig Ng Bayan | | Teledyaryo Final Edition | | World Pool Championship | | | | | |
| Net 25 | INC Chronicles (Filipino) | In Focus | Euromaxx | INC Chronicles (English) | INC Chronicles (Filipino) | Ang Pagbubuyag | | News Beat (Live) | | OpenLine Live | Kapatid Sa Hanapbuhay | INC Chronicles (English) | INC Chronicles (Filipino) | Ang Tamang Daan | | World Report | In Focus | DWTV Journal News | Euromaxx |
| Nickelodeon | Chalkzone | The Fairly Odd Parents | SpongeBob SquarePants | Asian Anime Fest: Avatar: The Legend of Aang/ Kappa Mikey | | SpongeBob SquarePants | My Life As A Teenage Robot | Danny Phantom | The Adventures Of Jimmy Neutron | Trollz | Drake & Josh | Unfabulous | SpongeBob SquarePants/ Dark Oracle | The Fairly Odd Parents | All That | Romeo | As Told By Ginger | My Dad The Rock Star | |
| Qtv | Pawnshop No. 8 | Samurai X | Battle B-Daman | The Prince Of Tennis | MMS (My Music Station) | | Moms | | Winter Sonata | Irene | Emperor Of The Sea | Takeshi's Castle | Ganda Ng Lola Ko | | News On Q | Love Life | | Irene | Extranatural |
| RPN 9 | TV Shopping | Mundo | Popeye & Son | Chinese Movie | Mr. Fighting | RPN Aksyon Balita | | Complete Savages | Jake In Progress | NCIS | | CSI: Miami | | Without A Trace | | Newswatch Now | TV Greats On Friday | | |
| SBN 21 | | | | | | | | Sony Music Video | | | | Oras Ng Himala | | Oras ng Katotohanan | | Shepherds Voice | | Sony Music Video | |
| Solar Sports | Golf Today | World's Greatest Auto Show | | FIVB Finals: Italy vs. Cuba | | | | World Pool | | Sagupaan | MBC Boxing | | | | Wide Side | Asian Games | | Spanish League | |
| Star Movies | | | The Ladykillers (3:45 PM) | | | | It's Pat | | | The Living Daylights | | | | Die Another Day | | | | Adam And Eve (11:10PM) | |
| Star World | Two And A Half Men | The Bold & The Beautiful | | General Hospital | | Desire Table For Three | | The Simpsons | Malcolm In The Middle | Star News Asia | Seinfeld | TNA Wrestling | | Third Watch | | Desire Table For Three | | Seinfeld | Walker Texas Ranger |
| Studio 23 | | Rock MYX | My MYX | Mellow MYX | Urban MYX | Take 5 | MYXilog | Superman The Animated Series | Justice League Unlimited | Wazzup Wazzup | 7th Heaven | Charmed (8:15 PM) | | Ghost Whisperer (9:15 PM) | | News Central | Conan (10:45PM) | | MYXilog |
| UnTV | | | | KNC Show | Kakampi Mo Ang Batas | | Kaka at Claire Kasangga Nyo | | Public Hearing | Make My Day | | Ang Dating Daan (8:15 PM) | | | | | | | |

TV SCHEDULES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

# Golden Oats, Aguinaldo top Fil-Am

**BAGUIO CITY—GOLDEN OATS PLUS FIRED A FINAL ROUND 108 at the Baguio Country Club and Camp Aguinaldo made 102 at John Hay yesterday to emerge the biggest winners of the 57th Fil-Am Golf Invitational seniors tournament.**

Golden Oats banked on the 29s of team captain Florene de los Santos and Bong Sison, Freddie Mendoza's 26 and the 24 of Jun Fontanilla to win the Fil Division championship on its first attempt.

Together with their previous efforts of 124 and 123 at the John Hay course and 95 at the Country Club, the Golden Oats bets ended up with 450 to win by 12 over the dethroned Camp John Hay.

The John Hay campaigners, who trailed by a mere two points going to the final 18, scored 98 to settle for second with 438 Camp Aguinaldo ended with 392 to retain the Am Division championship, the tournament's other major crown, by a whopping 58 points. Camp John Hay made 78 and settled for second place with 334.

Baguio resident Teop Rondez of PAGA Washington shared the spotlight by scoring a hole-in-one on the par three 11th while playing with East Loch's Glicerio Chua, Edilberto Manabat of Falken and Frank Shimizu Sr. of Ambros Guam.

It was the second ace in the seniors event. Isabela businessman Charlie Alejandro made the first ace Nov. 28 on John Hay's 13th hole.

Rondez just won a trophy like Alejandro and not the golf cart from Turf and Company which was staked for an ace on No. 18. John Hay general manager Jeric Hechanova presented the trophy.

Salvador Navarette, a Baguio Country Club mainstay, was disqualified in the second round for signing a wrong score after causing his ball to "inadvertently move on the 13th."

Isabela Golf Club I shot 95 to go with its earlier efforts of 94, 82 and 83 to win the Fil Division Flight F trophy with 354. Second was Fil-Am Chicago 70-297 followed by Yokosuka Japan Rising Sun 60-279.

The Flight D diadem went to Che'lus with 97 and 403, followed by Baguio Country Club 92-376. The 320 Golf Club team tallied an 84 to rule Flight E with 84 and 318. JJ Golf Team placed second with 82-310.

# Bernis storms ahead

LIPA CITY—JUN BERNIS SEEMS in a hurry to get the job done in the Samsung Amateur Tour grand finals he doesn't even want a supertyphoon to interfere with his plans.

While his rivals were spraying their shots all over the place, Bernis played almost flawless as the reigning national amateur champion cruised to an eight-stroke lead after a four-under-par 68 yesterday.

Under cloudy skies but with very little wind, Bernis scattered five birdies until committing his only mistake for the day with a bogey on the 18th.

"We don't really know what kind of weather we'll have tomorrow so I think to be in the lead is okay and to have a very big lead is even better," said Bernis, who totaled 210 for 54 holes Ferdie Aunzo, who matched scores with the big-hitting Bernis the first two days, took a nosedive with a 77 and even allowed National Caddies Open winner Jonel Ababa to overtake him for second spot.

Ababa birdied the 16th and 17th for a 73 for a 218 aggregate while Aunzo bogeyed six of the first seven holes and limped home with a 77 to be at 219.

After the first round of the accompanying 36-hole competition for various handicap levels, Tootsie de Jesus led Class A, Ronald Galicia paced Class B, Erlindo Lo and Jose Mendoza were joint leaders in Class C and Rodolfo Wilan was comfortably ahead in Class D of men's play.

In the ladies division, Regine de Guzman was on top in Class A, Grace Superal paced Class B and Inez del Rosario was up in Class C.

De Jesus shot an 80 for a one-stroke lead, Galicia scored a 78 to lead by four, Lo and Mendoza had 93s to go one up and Wilan's 95 pushed him four strokes ahead.

De Guzman assembled a 76 to inch ahead by two shots over the favored Carmelette Villaroman, Superal tallied an 85 to jump ahead by three and del Rosario streaked to an eight-shot lead in her division.

All division champions will each get the latest Samsung Slim Phone, a hot-selling 6.6 mm beauty. A separate package of items consisting of appliances from Samsung will also be raffled off by the organizing Professional Sports Management Inc.

**FILIPINO** Kyle Joshua Dandan and Russian Elizaveta Titova hurdle their rivals yesterday en route to the ITF Junior Circuit semis. AUGUST DELA CRUZ

# *Alcantara, Zoleta face top seeds*

**By Musong R. Castillo**

FRANCIS CASEY ALCANTARA and Noelle Nikki Zoleta pounded out tight three-set victories yesterday for places in the semifinals of the Phinma-International Tennis Federation (ITF) Juniors Championships at the Ynares Socio-Cultural Sports Center in Pasig City.

Ranked as the top 14-under player in Asia, Alcantara bundled out third-seeded Korean Choi Jaewon, 7-5, 6-7 (1), 6-2, even as Zoleta earned a final four berth in the girls' division after a 4-6, 6-0, 7-6 (7-3) decision of Barcelona-based Fil-American Nivea Bezich.

Both, however, advanced to face the top seeds in their respective divisions.

Kyle Joshua Dandan, who downed Aussie No. 8 Mattheson Klein, 6-4, 6-4, will be Alcantara's foe, while stunning Russian Elizaveta Titova, a 6-2, 6-2 winner over unseeded Yoshimi Kawasaki, will be on the other side of the court for Zoleta.

Titova, a 17-year-old ranked 230th in the world, and Zoleta clash at 9 a.m.

Zoleta, a three-time Asian Tennis Federation (ATF) 14-Under champion, had five double-faults in the first set, and blew a 5-1 lead in the third before carving out the win.

In other matches, second seed Martin Studeny of Czech Republic downed No. 6 Kevin Kung of Hong Kong, 6-4, 4-6, 6-3, to forge a showdown with No. 4 Yuki Matsuo of Japan, who beat Russian qualifier Artem Ilyshin, 6-4, 6-4, for the other boys' semifinal.

Zoleta, three-time Asian Tennis Federation (ATF) 14-Under champion, had five double-faults in the first set but played steadier to win the second set. She led 5-1 in the third set but committed numerous errors that allowed Bezich to wrest the lead at 6-5.

"Maybe I got overconfident after winning the second set. Good thing I was able to recover and win the match," said Zoleta.

Playing in the other semifinal match are third seed Russian Nadeja Guskova and unseeded Japanese Minami Hashizume.

# China XI trounce Iraqis

DOHA—CHINA GOT THEIR Asian Games soccer campaign off to a winning start with a 1-0 victory over Iraq on Wednesday despite playing the whole second half with 10 men.

Shenyang defender Zhang Ke received his marching orders from Qatari Abulrahman Abdou for a second caution after just 42 minutes of a physical Pool E encounter at the Al-Arabi stadium in the under-23 tournament.

Zhou Haibin, a regular in midfield for his country's senior team, had given China the perfect start with a half-volley from outside the area after seven minutes.

Karrar Muhamed should have equalized 15 minutes later when he was put through on goal but was denied by China's 17-year-old goalkeeper Wang Dalei, who showed why he has attracted the interest of Inter Milan and PSV Eindhoven.

Zhou had a great chance to double his tally after an hour when his Shandong club mate Zheng Zhi pulled the ball back from the byline but the 21-year-old blasted over from 10 meters with just the goalkeeper to beat.

Iraq, Asian Games champions in 1982 and semi-finalists at the Athens Olympics, applied pressure in the last half-hour but rarely threatened Wang's goal.

"It was a very tough match for both sides," said Ratomir Dujkovic, appointed coach last month of what will be China's team for the 2008 Beijing Olympics.

"We scored once, enough for three points for the China boys.

I am very proud of them.

"When you play a whole half with 10 men against a good side like Iraq you have to suffer."

Japan also survived a shaky last half-hour to beat Pakistan 3-2 in their Pool F opener.

Keisuke Honda opened the scoring after two minutes and a goal either side of the half from Kawasaki Frontale midfielder Hiroyuki Taniguchi put the Japanese into what looked like an unassailable lead.

Muhammad Rasool and Naveed Akram scored in the last half-hour to put Pakistan within a goal of an unlikely draw but the Japanese held on despite losing Toshihiro Aoyama to a second yellow card two minutes from time.

"As you can see from my grim face this was not a satisfactory result," said coach Yasuharu Sorimachi. "We should play better and more powerfully."

Defending champions Iran, reinstated to the tournament after FIFA were persuaded to temporarily lift an international ban imposed for government interference in the sport, beat the Maldives 3-1 in their first match in Pool D. *Reuters*

# Milo last race set Dec. 10

THE COUNTRY'S BEST LONG distance runner will be known Dec. 10 when the 30th National Milo Marathon holds its final race at the Quirino Grandstand in Manila.

Mayor Lito Atienza and son Ali Atienza, Masco chief and presidential assistant for youth and sports, together with the National Park Development Committee have also thrown their support to the Milo finals staging at the Quirino Grandstand.

A total of 323 finalists from all over the archipelago, 148 from Metro Manila who made the cut-off of 4:00:00 for men and 4:30:00 for women in the July 16 elimination run, and others from the provincial eliminations will challenge reigning Milo Marathon champions Cresenciano Sabal of Sultan Kudarat and Jho-an Banayag of Davao City.

At stake is the bragging rights of being hailed King and Queen of the biggest and the longest-running foot race in the Philippines and P75,000 each.

A carbo-loading party will be held Dec. 7 at the North Greenhills Club House in Greenhills, San Juan.

# Triathletes undaunted by 'Reming'

**By Jasmine W. Payo**

SUBIC—NOT EVEN A BREWING typhoon is intimidating the world's number one long distance triathlete.

"I've done races in heavy rain and strong wind," said top-seeded Peter Vabrousek of Czech Republic. "I'm really up for it. The weather should not influence or affect me. Once I start, I really don't care if it's raining."

Weather permitting, Vabrousek remains a heavy favorite to dominate the International Triathlon Union 02 Long Distance Triathlon today at the Subic Bay Freeport in Olongapo City.

Nearly a hundred triathletes are expected to compete in the punishing 3K swim-80K bike-20K run, a course twice the Olympic distance.

Typhoon "Reming" is expected to hit southern Luzon provinces today, but heavy rains are still expected in the rest of the region.

Other top bets include seventh-ranked Tim Marr of the United States, Hirato Taro of Japan and Eugene Lee of Singapore.

But the race may hardly pose a challenge for the 33-year-old Vabrousek, who has topped Ironman competitions and international races thrice the Olympic distance.

"I'm here to win, it's definitely the number one reason I'm here," said Vabrousek. "I'm not traveling for pleasure, I'm traveling to race."

Local challengers include former national champion Abet Alon-alon, triathlon coach Peter Gonzales, duathlon mentor Mark Candelaria and Popo Nagtalon-Remigio.

Veteran Ironman race finisher Marc Houle, Japanese expatriate Hiroshi Takei, Fred Uytengsu, Anthony Welsh and Alvin Alindogan are also tabbed to slug it out for the top honors.

While well-conditioned triathletes are expected to complete the race course in about six hours, Vabrousek hopes to finish the event in just a little over four hours.

"It's a rough estimate," said Vabrousek, a professional triathlete since 1996. "But I usually never race for time, I just always try to win the race."

The event will also feature an inter-club race, a team relay and a sprint triathlon for juniors and adults.

# Cerin dominates Tough Truck Challenge Year 6

MIKE CERIN OF DAVAO 4-WHEELERS DROVE trouble-free to rule the 2006 Philippine Tough Truck Challenge Year 6 recently at the Frontera Verde, Tiendesitas, Ortigas corner C5 Avenue, Pasig City.

Cerin negotiated the challenging obstacles with precision to wrap up the race in three minutes and 49.51 seconds.

He chipped in a time of 1:00.03 in Track A and clocked 58.26 in the more challenging Track B.

Ramon Uy of the Bicol Off-Roaders Club emerged runner-up with a time of 4:28.54 while Gerry Evangelista of Science City Off-Roaders took third with 4:37.42. Joining them at the podium were Rey Herrera of Del Monte Off-Roaders who timed 4:52.98 for fourth place and James de Jesus of Angeles City 4-Wheelers who clocked 5:09.76 for fifth.

A record 74 drivers competed in the event witnessed by more than 5,000 spectators, including those watching from atop the C5-Ortigas flyover. Neil Andaya of Pangasinan captured the NasFOR Driver of the Year plum, marking the first time that an award winner came from Luzon. The three previous winners came from Mindanao.

**RAMON** Uy of Bicol Off-Roaders almost figures into a disastrous ending as he approaches the finish line of Track A with his rear wheel up in air. He ended runner-up clocking 4:28:54 in the 2006 Philippine Tough Truck Challenge Year 6.

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# Pacquiao-Morales trilogy nets ₱2.5B

TAMPA, FLORIDA—THE THREE ENCOUNTERS between Filipino icon Manny Pacquiao and Mexican hero Erik Morales will go into the books as the highest grossing lighter weight fight in pay-per-view history.

The third bout last Nov. 18, won by Pacquiao via a third-round demolition, generated 350,000 pay-per-view buys for a huge $17.5 million in revenue.

HBO pay-per-view's Mark Taffet said that the number is even expected to rise once all numbers are already in.

The first bout in March 2005 generated 350,000 buys for a $15.7 million TV revenue. The January rematch did 360,000 buys and $16.2 million in revenue.

"It's really remarkable. Pacquiao-Morales III not only was an outstanding fight in the ring, and a great conclusion to a memorable trilogy, but it was also the highest grossing lighter weight fight in our pay-per-view history. With over a million buys and nearly $50 million (P2.5 billion) in revenue, it's a remarkable achievement for two fighters weighing a combined 260 pounds," Taffet was quoted in an interview with ESPN.com.

The only fight available for Pacquiao that would most likely surpass any of his three bouts with Morales in terms of pay-per-view hits is a possible showdown with Marco Antonio Barrera, the reigning World Boxing Council super featherweight champion.

Barrera, stopped by Pacquiao in a non-title clash in 2003, has been challenging the Filipino to a rematch on March 11 with his title at stake while the Filipino is trying to sort out his promotional problems.

Majority of those polled at the Mannypacquiao.ph have indicated that Golden Boy Promotions of Oscar De La Hoya would be a much better promoter for Pacquiao than Top Rank of Bob Arum. *Salven L. Lagumbay*

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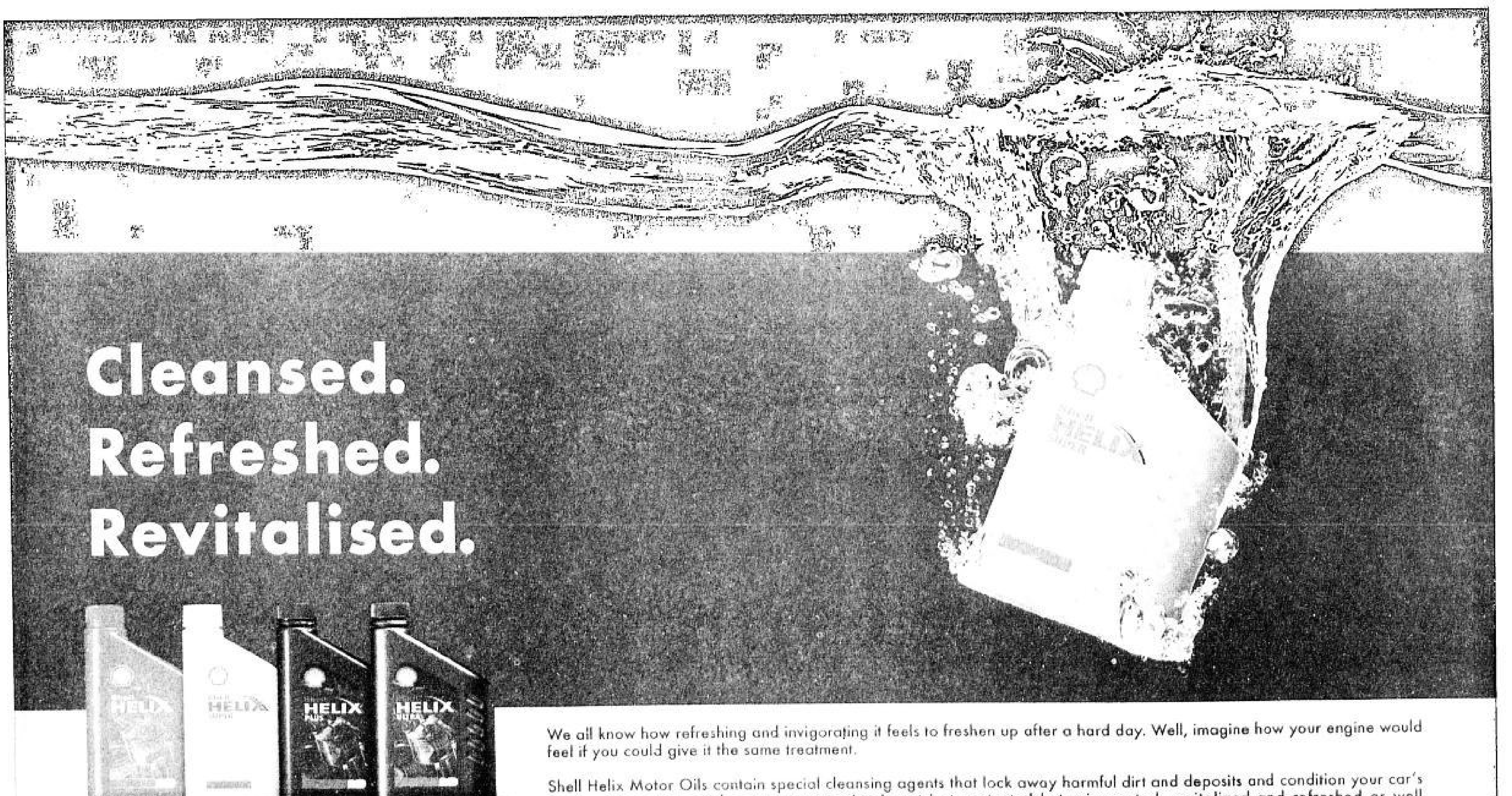

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**RP set for** housing boom /B3

**Holiday economics:** More bane than boon /B6

BUSINESS

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# Business confidence soars to 5½-year high

**By Doris C. Dumlao**

BUSINESS CONFIDENCE SURGED TO A FIVE-and-a-half-year high in the fourth quarter due to a stronger peso, softer oil prices and huge remittances from overseas Filipinos, according to a the Bangko Sentral ng Pilipinas' quarterly survey.

Overall confidence index for the fourth quarter jumped to 49.4 percent, the highest since the BSP started the quarterly business expectation survey in the second quarter of 2001, BSP Deputy Governor Diwa Guinigundo said in a press briefing.

The confidence index for the fourth quarter also nearly doubled from the 21.7 percent index of the third quarter.

As the BSP's business expectations survey (BES) usually mirrors results of the country's gross domestic product, the significant increase in confidence level for the fourth quarter is seen to translate to

BUSINESS/ B2

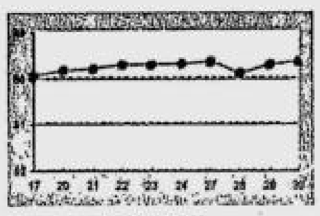
## INDICATORS

### CURRENCIES

**PESO-DOLLAR RATE**

P 49.66 = $

As of 5 p.m., Nov. 30, 2006



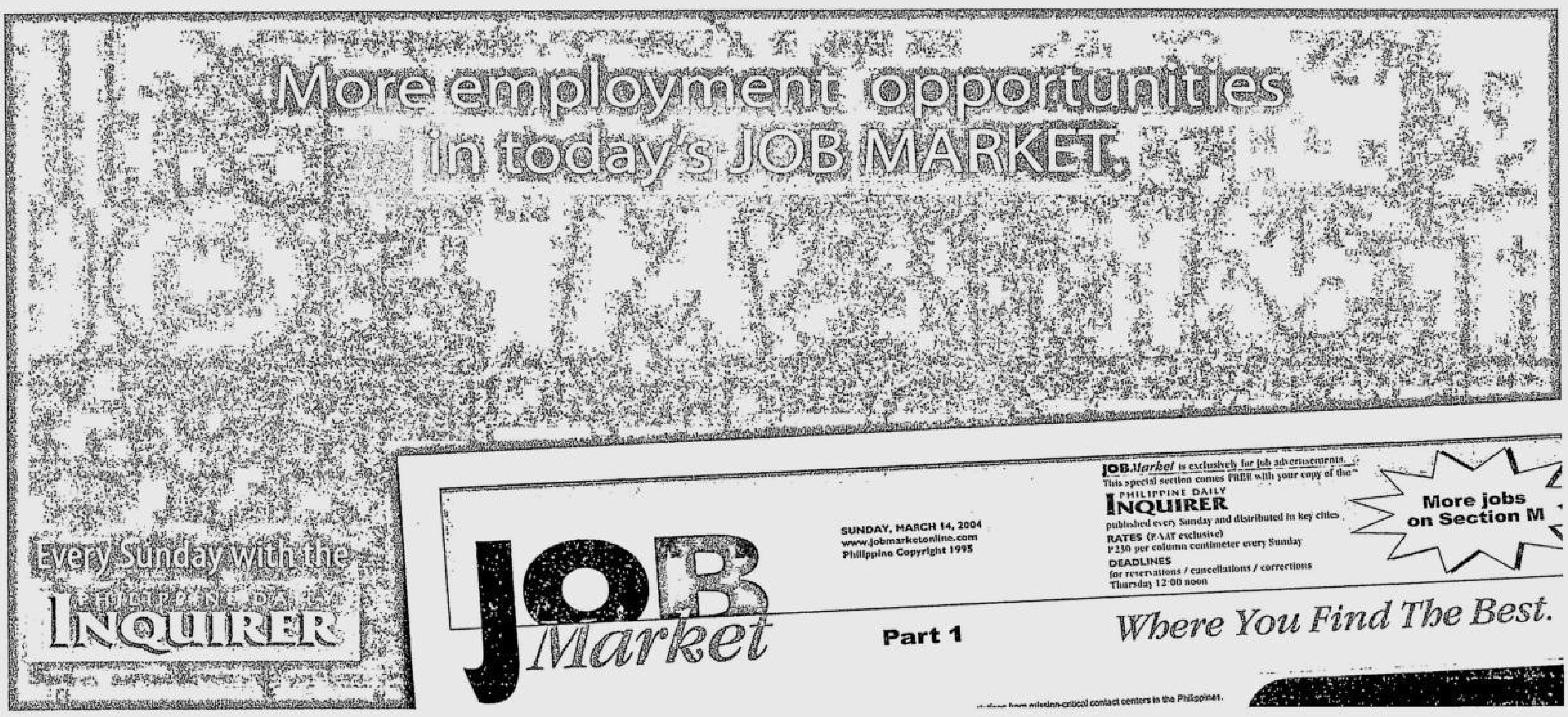
NOVEMBER

### Shares close 1.6% up

SHARE PRICES YESTERDAY closed 1.56 percent higher, lifted by the upturn on Wall Street overnight after stronger-than-expected US third quarter growth figures, dealers said.

The market ended a three-day de-

SHARES/ B6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INQUIRER

# Rubia group disqualified from Maynilad bidding

## Only Ayala group, DMCI-Metro Pacific left

**By Christine A. Gaylican**

ONE OF THE THREE GROUPS THAT are vying for the controlling stake in Maynilad Water Services Inc. was disqualified from participating in the bidding.

Now out of the race for Maynilad's 83.9-percent stake is the consortium composed of Singapore-based Rubia Holdings, Malaysian firm YTL International and their Filipino partners—ABP Holdings of the Puyat family and Daiichi Properties Inc.

The remaining contenders for the Maynilad stake are the consortium of east zone concessionaire Manila Water Co. and BPI Capital Corp., and the tandem of DMCI Holdings Inc. and Metro Pacific Corp.

Oscar Garcia, chair of Maynilad and the special bids and awards committee, said the Rubia consortium was disqualified from the bidding for its failure to submit a standby letter of credit amounting to $2.5 million, a pre-requisite for prequalification of the prospective bidders.

The contending parties have to submit the standby letter of credit before they can submit their technical and financial bids, according to Garcia.

"We have officially informed the Rubia consortium, through the Romulo, Mabanta, Sayoc Law Office, that it was disqualified (from the Maynilad bidding and it has also conceded," Garcia told the INQUIRER.

The MWCI consortium and the DMCI consortium, which have apparently met the initial requirement, yesterday submitted their respective technical and business plans to the special bids and awards committee.

The committee will open the financial bids on Dec. 5, to be followed by the awarding of the deal on Dec. 8.

Under the term of reference approved by the board of directors of Maynilad, the winning bidder will take over and continue the operations of the west zone for the remaining years of the 25-year concession.

The winning bidder will also have to assume Maynilad's obligations under a "debt and capital restructuring agreement" with the Manila Waterworks and Sewerage System and various creditors.

Maynilad's debt to MWSS alone amounts to $177 million. Another $150 million is owed to creditors.

The Lopez Group got the west zone concession in 1997 through a bidding. After almost six years of operations, however, it filed for court rehabilitation due to unpaid foreign loans, which were assumed by the MWSS.

# Business confidence soars . . .

From page B1

a stronger GDP growth compared to the disappointing third quarter performance.

"The slowdown in GDP for the third quarter was ably predicted by the third quarter BES overall confidence index. Given the record-high confidence index, it is expected that economic growth would strengthen in the fourth quarter," BSP Governor Amando Tetangco Jr. said.

The latest survey also showed that the business sector would expect the rosy outlook to be sustained through the quarter ahead, with the confidence index for the first quarter remaining positive at 37.1 percent.

The confidence level was measured based on a diffusion index (DI), or the percentage share of firms that are optimistic less those who are pessimistic. A positive DI indicates a favorable view when measuring confidence levels.

"The fourth quarter is the time where most companies are bullish," BSP director for research Iluminada Sicat said. "They see this as an opportunity for more brisk business."

All sectors are bullish for the quarter but the most optimistic subsectors are those in services, particularly hotels, restaurants and financial services which enjoy higher sales during the Yuletide.

The fourth quarter BES was conducted from Oct. 2 to Nov. 6 covering a total of 1,087 firms nationwide.

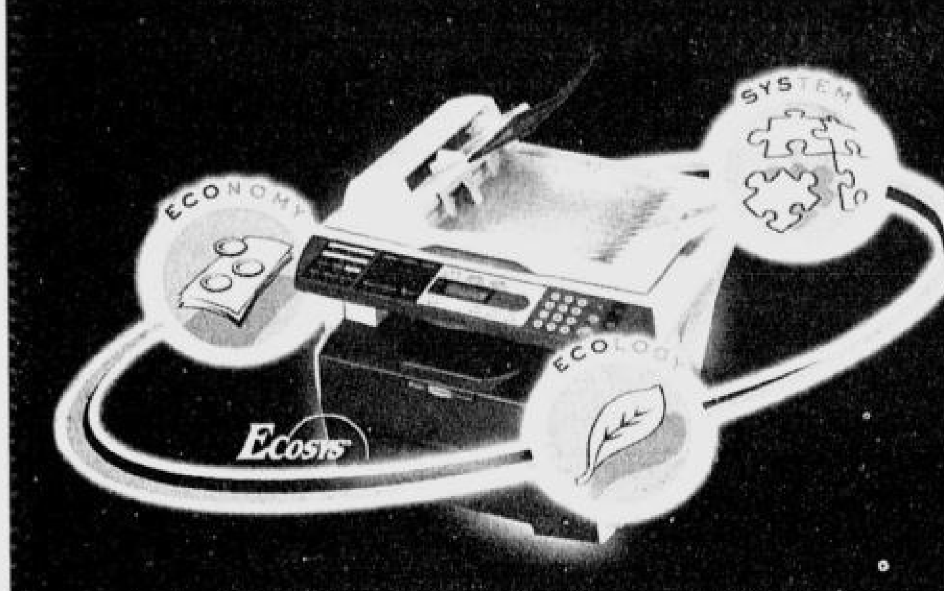
Guinigundo said the appreciation of the peso against the US dollar was a significant factor behind the upsurge in business confidence.

"It's a mirror of what's happening in the economy," Guinigundo said. "We have more inflows from exports, more remittances and of course, more foreign investments."

The wholesale and retail trade sectors posted the highest quarter-on-quarter increase at 39.5 points to 47.3 percent. The confidence index of the construction sector also climbed to 44.7 percent, up by 14.7 points, while the industry sector went up to 39.2 percent, up by 25.2 percent.

Firms surveyed expected revenues in the current quarter to increase as indices on the volume of business activity and volume of total order book peaked at 42.4 percent and 34.2 percent, respectively, during the quarter.

The financial conditions index—while remaining at -14.1 percent from last quarter's -20.1 percent—nonetheless showed an improvement of 6 points.



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|---|---|---|
| Bond Fund - Peso | 1.59679 | 1.56205 |
| Managed Fund - Peso | 1.79110 | 1.76752 |
| Growth Fund - Peso | 1.51763 | 1.52945 |
| Bond Fund - US Dollar | 1.3419 | 1.3397 |

* Note: These investments of variable life insurance contracts are not mutual funds. Life insurance products are regulated by the Insurance Commission.

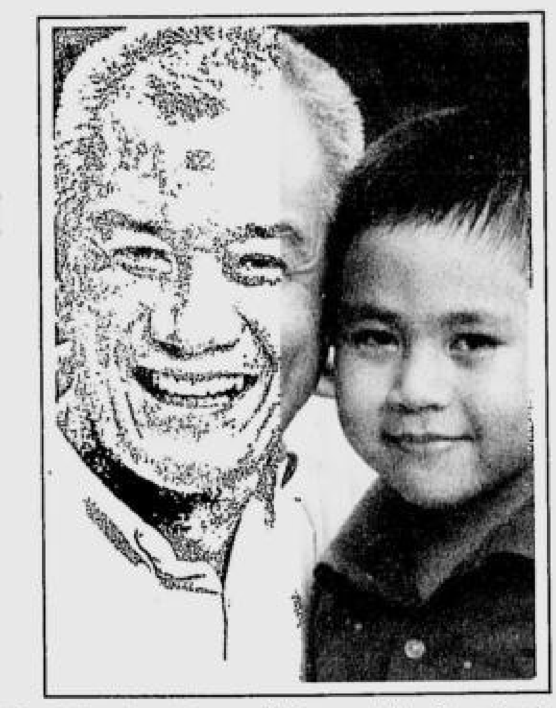
| INSULAR LIFE<br>Wealth Builder and Wealth SECURE | Investment Funds of Wealth Builder & Wealth Secure<br>UNIT PRICES (In Php)<br>Nov. 27, 2006 | <br><br>Nov. 20, 2006 |
|---|---|---|
| **Fixed Income Fund** | 1.244749 | 1.235856 |
| **Balanced Fund** | 1.297410 | 1.293165 |
| **Equity Fund** | 1.404250 | 1.407387 |

These investment funds are specific to variable life insurance contracts and are not considered mutual funds. Life insurance products are regulated by the Insurance Commission.

The weekly unit prices are also available at www.insularlife.com.ph.

## ANNOUNCEMENT

### Manulife Philippines welcomes Pramerica Life policyholders to the Manulife family!



Following announcements made on May 15 and August 31 earlier this year, we are pleased to announce that The Manufacturers Life Insurance Company ("Manulife Financial") has now completed the acquisition of The Pramerica Life Insurance Co., Inc. ("Pramerica Life") from Pramerica Financial. As a result, by way of an "Assumption Reinsurance Agreement" between Pramerica Life and The Manufacturers Life Insurance Company (Phils.), Inc. ("Manulife Philippines"), Manulife Philippines, effective December 1, 2006, assumed the life insurance business formerly belonging to Pramerica Life.

**No Changes to Policy Conditions Going Forward**

All contractual obligations under former Pramerica Life in-force policies will be honored by Manulife Philippines, based on their original terms and conditions. Manulife Philippines will ensure that Pramerica Life policyholders will receive the excellent policyholder service that they have been accustomed to receiving. Manulife Philippines takes pride in providing its valued customers with efficient, quality service. It is committed to helping consumers reach their financial and lifestyle goals through sound advice, smart solutions and competitive products.

**Manulife Financial**

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn$381 billion (US$341 billion) as at September 30, 2006.

A public company, Manulife Financial Corporation trades as 'MFC' on Stock Exchanges in Toronto, New York and the Philippines, and under '0945' on the Stock Exchange of Hong Kong. More information on Manulife Financial can be found at www.manulife.com.

Manulife Philippines, a locally incorporated subsidiary of Manulife Financial, and the Manulife Group of Companies have been operating successfully in the Philippines for nearly 100 years. It currently ranks 5th in terms of total premium income in the "Individual Life Insurance" category and maintains an agency force of 1,200.

**Premium Payments**

To continue enjoying the contractual benefits of your life insurance policy, it is important that premium payments are consistently paid as they become due. We request that when you make your premium payments, please bring your latest billing notice along with your payment to any of our payment centers. Please ensure that all checks are made payable to "Manulife" as checks payable to Pramerica Life after December 31, 2006 will no longer be accepted.

Should you have any questions or policyholder needs, please contact us at:

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Toll Free number: **1-800-1888-7625**
Email Address: **phcustomerservice@manulife.com**

Welcome to the Manulife family. We look forward to serving you in the future.

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*Pramerica, the Pramerica Rock Financial Logo, the Rock Logo and Life Planner (LP) are service marks of the former owner of the business and are used herein under license during a transition period.

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**PAMPANGA II ELECTRIC COOPERATIVE, INC.**
GUAGUA, PAMPANGA

November 28, 2006

### INVITATION TO BID

PAMPANGA II ELECTRIC COOPERATIVE, INC (PELCO II) WITH OFFICE ADDRESS AT SAN ROQUE, GUAGUA, PAMPANGA IS INVITING ELIGIBLE BIDDERS FOR THE SUPPLY AND DELIVERY OF THE FOLLOWING:

| | Item | Quantity |
|---|---|---|
| 1. | Pentium Processor 4 3.0 Ghz<br>Mother Board (Intel Desktop Board)<br>Memory: 1GB<br>3com Lan Card 10/100<br>VGA Card: 128MB<br>Hard Disk: Seagate/Maxtor 80GB 7200 RPM<br>Casing: Tower Case with Exhaust Fan<br>With Keyboard & Mouse<br>Glass Filter 17" and Mouse Pad | 62 units |
| 2. | APC 650 (UPS) | 62 units |
| 3. | Epson LQ 300+ | 19 units |
| 4. | Monitor 17" Color | 44 units |
| 5. | CD-W Drive | 35 units |
| 6. | Windows 2000 SP4 or Win XP Pro Sp2 | 62 units |
| 7. | Printer LQ 2180 | 2 units |
| 8. | Flat Screen LCD 14" Color | 20 units |
| 9. | Switch Hub 3com (3C17300) | 4 units |

Detailed Specification:

| | | | |
|---|---|---|---|
| 1 | PROCESSOR | Intel Core 2 Duo 2.13 GHz - 1066MHz | |
| | Mother Board | Intel Desktop Board DP965LT (Built in 10/100/1000 LAN) | |
| | VGA Card | ATI Radeon HIS X300SE HM PCI 128MB | |
| | Hard Disk - | Seagate/Maxtor 80GB 7200 RPM | |
| | Casing with Power Supply - | Silver/White Color | |
| | LAN CARD (3Com) - | 15 pieces will be needed due to the Built In LAN from the Mother Board | |
| | Key Board Mouse | | |
| 2. | Monitor<br>Glass Filter 17" | 17" Color, Samsung SyncMaster | 44 units |
| 3. | Flat screen LCD 15" | Samsung SyncMaster | 20 units |
| 4. | CD-RW Drive - | Samsung CD-RW 52 x 32 x 52 | 35 units |
| 5. | Windows - | SP4 or Win XP Pro SP2 | 62 units |

Please include in your proposal the following:
a. Bid Amount (Pls. indicate if VAT inclusive or exclusive)
b. Delivery Date
c. Validity Date
d. Terms of Payment
e. Preferred unit - clone

You are therefore invited to submit your sealed bid on December 4, 2006 (Monday), 1:30 p.m. at PELCO II Board Room, San Roque, Guagua, Pampanga. Opening of sealed bids shall be on same date and time

Request further to include two separate sealed bids/proposal for the following.
1. Technical Proposals
2. Financial Proposals

To all interested bidders please prepare and submit the following documents to the BAC Chairman for your Accreditation (For non-accredited supplier only).
1. Company's Profile
2. Latest ITR
3. Mayor's/Business Permit
4. Audited Financial Statement
5. DTI and SEC Registration
6. Accreditation Fee (P1,000.00)

All qualified bidders should secure bidding documents from the BAC Secretary before the bidding proper with Bid Documents Fee to be paid at the Cashier's office, to be determined based on the confirmed number of participating bidders. The bid documents fee shall be based on the actual expenses incurred in the publication of this invitation and the reproduction of the bidding documents.

The Bid Bond to be included in the Financial Proposal is either in the form of the following
a. Cash/Managers Check - 2.5% of the total bid price (inclusive of VAT)
b. Surety Bond - 10% of the total bid price (inclusive of VAT)

All bidders are requested to be at PELCO II Board Room exactly at the given date and time. Late comers will not be entertained by the Committee.

The Approved Budget Cost for this particular bidding is THREE MILLION SEVEN HUNDRED SIXTY TWO THOUSAND PESOS (Php 3,762,000.00) (inclusive of VAT).

The BAC has the right to reject any or all bids which failed to comply with the requirements, waive any informality in the proposal received and to accept such most advantageous to the cooperative.

For more information please see/contact Engr. Raul L. Canlas at PELCO II Office or dial number (045) 900-2650 or 0920-9185464

(Sgd.) ENGR. RAUL L. CANLAS
PBAC Chairperson

Noted by

(Sgd.) MR. SULPICIO C. LAGARDE, JR.
General Manager

(PDI - Nov. 30 & Dec. 1, 2006)

# RP set for housing boom

BANKS HAVE STARTED TO AGGRESSIVELY advertise their housing loans with a previously unheard of 25-year repayment period, in case you have not noticed yet.

"Buying your own home is just as simply affordable as buying appliances," trumpeted Metrobank's PSBank ad campaign, guaranteeing a fixed 11.5 percent interest rate for a 25-year loan.

Drawings of a washing machine (18 monthly installments of P3,480), a plasma TV (24 "gives" of P13,500), and a P1-million house (300 fixed monthly installments of P10,165) adorned the ad.

Even more, PSBank is willing to shave off 1 percent on the first year's interest rate "if you don't get results (in the loan application) in five days or less."

Yesterday, Megaworld and Security Bank sought to undercut the competition by offering a lower 11 percent fixed interest rate for the same 25-year loan.

Calling it Homelite, Megaworld, the largest residential condominium developer in the country, sweetened the offer by promising to further cut the interest rate without any prepayment penalty, should the low -inflation, low-interest-rate trajectory continue.

"Homelite is made possible since we are currently enjoying the lowest interest rate environment in our history," an exuberant Megaworld chair/CEO Andrew Tan said.

"This is the result of our government's success in reigning in the fiscal deficit through a series of fiscal reforms, including raising of taxes and increasing efficiency in tax collection."

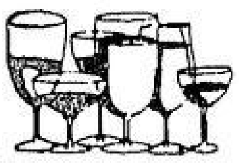
Former Finance Undersecretary, now BPI director, Romeo Bernardo, could not recall any commercial bank having previously offered the 25-year term that the leading industry players, including his own bank, are now jostling each other for market dominance.

Just to be sure, Bernardo consulted with a colleague, who confirmed that only the government's pension fund unit, GSIS, and its private sector counterpart, Social Security System, had previously extended a 25-year repayment scheme, in addition to the government's housing-specific Pag-ibig Fund.

With the real estate industry turning the corner in 2005, Pag-ibig Fund further stoked the market by slashing three percent down to 6 percent the interest charged on the low-end housing loans of up to P300,000.

Even better, Pag-ibig stretched the repayment period to 30 years.

## COCKTALES



*Victor C. Agustin*

For loans from P500,000 up to the P2 million ceiling, Pag-ibig shaved the interest rate by half a percentage point, to a more market-pegged, but still higher than Megaworld-Security Bank's, 11.5 percent.

Megaworld's Tan also predicted that with the lower and longer repayment scheme, condo buyers will now be enticed to consider bigger-sized units, instead of starting out with broom closets masquerading as studios.

### Money-go-round

- METROBANK and former bank officer Ricardo Gella have been ordered by the Supreme Court to pay P350,000 in damages to a depositor the bank had "maliciously prosecuted" for estafa along with a real defendant way back in 1976.
- FOR the third time, the Supreme Court has rescheduled the en banc hearing to review the "Overnight Billionaire" case, where the First Division paved the way for a retired teacher to file a "new" title over the 34-hectare Manotok compound beside Ayala Heights despite a 1984 Supreme Court decision recognizing the Manotok family's ownership over the same compound.

The supposed hearing last Tuesday has now been calendared for Jan. 30, upon the motion of the Overnight Billionaire/Erap counsel Jose Flaminiano.

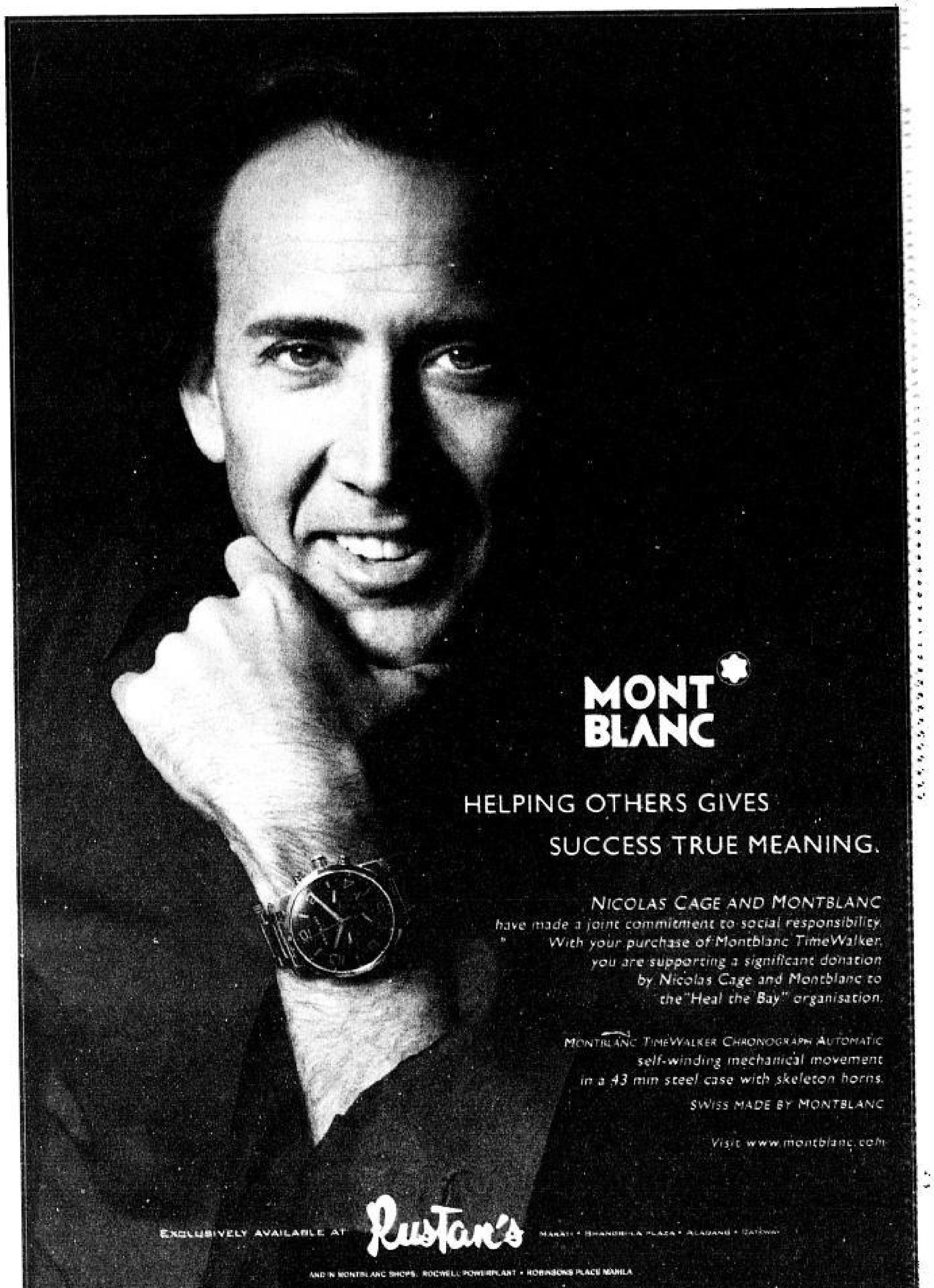
### Heard through the grapevine

MALL MAGNATE Henry Sy Sr. is quietly going into power generation with a 150-megawatt geothermal plant in Pasil, Kalinga-Apayao, in partnership with an Australian group.

The Sy-Aussie venture plans to increase the power plant capacity to 1,500 MW, to be funded by a public listing in the London Stock Exchange, no less.

Incidentally, the chief financial officer of the geothermal venture also happens to be newly appointed chair of the Bases Conversion Development Authority, Al Santos.

*(Email: cocktales@cocktales.biz)*



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INQUIRER JOB Market

# Globe, Innove named official partner of 4th Asean summit

**By Riza T. Olchondra**

GLOBE TELECOM AND ITS WHOLLY-owned subsidiary, Innove Communications, have announced that they were the official telecommunications provider of the 4th Asean Business and Investment Summit (Asean BIS) to be held in Cebu City.

Key government officials from the Association of Southeast Asian Nations, top executives of global and Asian enterprises, leaders of international organizations and heads of state will gather in Cebu City as the Philippines hosts the 4th Asean-BIS and the 12th Asean Summit.

The business summit will take place at the Waterfront Hotel on Dec. 10 and 11, just before the 12th Asean Summit from Dec. 11 to 13 at the Shangri-La Mactan Island Resort and Spa.

The Asean-BIS brings together corporate leaders and other key stakeholders in the region to discuss the effects of regional integration on the business and investment communities.

The business summit also presents a venue where enterprises can engage heads of state on issues affecting the corporate world.

"We are glad to be the communications partner of this year's Asean-BIS. We in Globe and Innove value excellence in every aspect of our business as we strive to stay competitive not only in the Philippine front but also in the global arena," Innove's enterprise business group head, Jesus C. Romero, said in statement.

"We support the efforts of the leaders of the Asean's corporate sector to continuously pursue and find ways by which we can further grow the regional market and raise our level of competitiveness," Romero added.

Globe, through its traveler services such as international roaming, will also be offering discounts on roaming services for those who will be visiting the Philippines from Nov. 15 to Dec. 31, 2006.

Globe claims it has the widest international coverage for roaming among all Philippine telcos and is a member of the Bridge Mobile Alliance, the biggest telco alliance in Asia Pacific.

Innove will likewise provide wireless broadband Internet access through its GlobeQUEST WiZ or Wireless Internet Zone service during the Asean-BIS.

WiZ provides fast and instant Internet connection at speeds of up to 1.5 mbps.

Also, delegates using Boingo, iPass/GoRemote and T-Systems, which are GlobeQUEST's international hotspot roaming partners, can use their home username and password to connect to the Internet at WiZ hotspots.

GlobeQUEST's WiZ hotel partners for the Asean-BIS are Shangri-La's Mactan Island Resort & Spa, Waterfront Hotel Lahug and Waterfront Hotel Mactan, Cebu Midtown Hotel, and Cebu White Sands Resort.

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# BSP warned of risks involved in quasi banking

## Bankers say lessons from the past should be kept in mind

By Doris C. Dumlao

THE BANKERS ASSOCIATION of the Philippines is urging the Bangko Sentral ng Pilipinas to rethink its move to reopen its quasi-banking licensing window for investment houses and finance companies.

BAP president Ramon Sy told reporters banking regulators must be wary of the abuses that happened in the past and the undue pressures on the cost of funding that might be brought about by the liberalization.

"In the first place, you already have the commercial banking system, the thrift banks and the rural banks. That will add another layer to the system," Sy said.

"If you follow what happened in the past, the rates were extremely high compared to commercial banks' rates and, generally, when an institution offers higher rates, it must be placing the funds in high-risk investments. That's something we must avoid," Sy explained.

For the first time since the 1980s, the BSP has reopened quasi-banking opportunities for investment houses and finance companies in an attempt to shore up their contribution to domestic capital market development.

A quasi-banking license allows the issuance of domestic debt securities like promissory notes, corporate papers and repo (reverse repurchase) instruments to finance the securities portfolio. This means that these institutions, like banks, can now borrow money from the public.

Under existing laws, an institution which taps more than 19 lenders is considered to be borrowing money from the public.

He said the BAP was now conducting a study on the matter and would submit a position paper to the BSP.

In the past decades, the BSP had imposed a moratorium on the quasi-banking activities of investment houses and finance companies after many players failed during the 1980s.

But unlike the regular banks, these companies are not covered by any lender of last resort like the BSP is to banks, INQUIRER sources said.

"They are acting likes banks but they lack expertise and they are not insured (unlike the banking system's Philippine Deposit Insurance Corp.)," a source said.

Now that the BSP has again liberalized the quasi-banking licensing, sources said the applicants should be thoroughly screened.

Licenses, they said, should be given only to "very good practitioners.

With the BSP's move, the source said non-banks would likely compete with banks in offering higher rates in order to attract more investors.

Applicants are required to submit a comprehensive borrowing-investment program including the planned distribution of portfolio, maturity, interest rates as well as domestic or foreign sources whether institutional or personal.

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## UEM-MARA PHILIPPINES CORPORATION (UMPC)
## PROJECT PROPONENT OF THE MANILA-CAVITE TOLL EXPRESSWAY (MCTE) PROJECT

## NOTICE TO ALL PROSPECTIVE SUB-CONTRACTORS/SUPPLIERS

All prospective subcontractros/suppliers interested to enter into a sub-contracting/sub-letting arrangement for any part of the works or to supply any quarry/construction materials for the MCTE Project, particularly the Segment 4 of the R- Expressway Extension, are hereby advised to secure pre-qualification and accreditation from the project proponent, UEM-MARA Philippines Corporation (UMPC). This is provided for under Sections 4.4 and 15.2 (f) of the Conditions of the Engineering, Procurement and Construction (EPC) contract entered into by and among UMPC THE 14th Metallurgical Construction Company (MCC) of China (the General Contractor) and the Katahira and Engineers Asia, Inc. (the Engineer).

Under Section 4.4 of the EPC Contract, it is provided that the General Contractor, MCC, shall not subcontract any part of the works without the prior recommendation of the Engineer and the approval by the Project Proponent. Further, Section 15.2 (f) provides that the Project Proponent shall rescind the EPC contract for causes attributable to the General Contractor such as, among others, sub-letting any part of the Contract Works without the approval of the Project Proponent.

Failure of any of the prospective sub-contractors/suppliers to comply with the pre-qualification and accreditation requirements with UMPC shall result to non-payment of any services rendered or materials supplied to the project and will likewise be blacklisted by UMPC.

Please be informed further that giving bribes, gifts, commissions and other forms of remuneration to the General Contractor, its personnel or representatives to get sub-contract works or for supply of construction materials is strictly prohibited and shall not be honored by UMPC for payment of services performed and materials supplied.

FOR STRICT IMPLEMENTATION OF ALL CONCERNED

JENNIFER E. BOTE
President and General Manager

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## NOTICE TO SHAREHOLDERS OF GLOBAL BUSINESS HOLDINGS, INC.

All holders of shares of common stock of Global Business Holdings., Inc. (respectively, the "Shareholders" and "GBHI") are hereby notified that on November 22, 2006 FIRST METRO INVESTMENT CORPORATION ("the Bidder") filed a Tender Offer Report (SEC Form 19-1) with the Securities and Exchange Commission ("SEC") and the Philippine Stock Exchange ("PSE") pursuant to Section 19 of the Securities Regulation Code. The Bidder, which is a corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, intends to acquire 744,812 GBHI common shares ("Subject Shares"), or approximately 0.63% of the total outstanding common shares not currently under the control of Metropolitan Bank and Trust Company ("MBTC"). This is the actual number of GBH shares targeted by this Tender Offer and is in compliance with the requirements for the delisting of the shares of GBH from the PSE. Please be advised that after the tender offer and the delisting of the shares of GBH from the PSE, the shares of GBH will no longer be publicly traded.

Global Business Holdings Incorporated was formerly Global Business Bank, Inc. which was a commercial bank incorporated in the Philippines under the name The Philippine Banking Corporation ("PhilBank"). PhilBank was listed in the Philippine Stock Exchange and was later renamed Global Business Bank, Inc. after its merger on May 02, 2000.

Currently, GBHI has 117,702,790 outstanding common capital stock of which MBTC holds a total of 116,957,978 common shares, representing 99.37% of the total outstanding common shares.

The Tender Offer shall commence at 9:00 a.m. on December 4, 2006, and end at 3:00 p.m. on January 4, 2007 (the "Tender Offer Period"). Common shares of GBHI to be tendered (the "Subject Shares"), if any, are intended to be crossed on the Philippine Stock Exchange ("PSE") on January 12, 2007 (the "Cross Date").

Should any of the business days during the period from December 4, 2006, the commencement of the Tender Offer and the Cross Date, January 12, 2007, inclusive, be officially declared a non-working holiday after the filing of the Tender Offer Report (SEC Form 19-1) on November 22, 2006, the period shall be extended by the number of business days corresponding to those which were declared as non-working holidays.

The purchase price for the acquisition of the Subject Shares is Php 70.00 for each share (the "Tender Offer Price"). Payments shall be in Philippine Pesos and in the form of manager's checks drawn against First Metro Securities Brokerage Corporation (the "Paying Agent")

The Bidder has sufficient resources, including cash, to satisfy full acceptance of the Tender Offer. The Bidder has allocated Php 55 million in cash for this purpose.

The Bidder intends to pay the tendered and accepted Subject Shares on the 10th trading day after the close of the Tender Offer Period. Payments for the tendered and accepted Subject Shares shall be made available by the Paying Agent, First Metro Securities Brokerage Corporation ("FMSBC") for pick-up by the tendering Shareholders after 3:00 p.m. on January 17, 2007, assuming the shares are crossed on the Cross Date.

FMSBC is at Unit 1515 Tower One, Ayala Triangle Ayala Ave., cor. Paseo de Roxas Ave., Makati City, with tel nos.: 891-95-14 to 17. Look for Josephine Oguing.

Every Shareholder of GBHI who holds stock certificates ("Scrip Shareholders") should submit within the Tender Offer Period their **duly endorsed stock certificates and the duly accomplished Application together with the following requirements to First Metro Securities Brokerage Corporation (the "Depository") at the address indicated above.**

**If you are a CORPORATE SHAREHOLDER,
Please submit the following:**

1. Certified true copies of the Articles of Incorporation and By-laws of the shareholder and latest amendment/s thereof.
2. A notarized Secretary's Certificate substantially in the form prescribed by the tendering shareholder's Board of Directors authorizing the tender and sale of the Company's Subject Shares and designating the signatories for the purpose.
3. A duly accomplished signature card containing the specimen signatures of its authorized signatories validated by its Corporate Secretary and verified by its broker (the name of the broker and the broker's signatory must be specified).

**If you are an INDIVIDUAL SHAREHOLDER,
please submit the following:**

1. Two (2) valid identification cards containing the photo and specimen signature of the shareholder.
2. For shareholders acting through an attorney-in-fact, a duly notarized Special Power of Attorney (Endorsement of stock certificate/s must be made by the shareholder himself).
3. A duly accomplished signature card containing the specimen signature of the shareholder and verified by his broker (the name of the broker and the broker's signatory must be specified) or officer of the bank (the name of the bank and the bank's officer must be specified) where he is maintaining an account.

The Depository will submit the share certificates for validation to GBHI's Stock Transfer Agent, Metropolitan Bank & Trust Co. – Stock Transfer Department c/o Mr. Ricardo Reyes, 17th floor GT Tower International, Ayala Ave., cor. H.V. Dela Costa Sts. Makati City, tel. no. 580-95-00. Defective applications (e.g. with discrepancy between the specimen signatures on file and the endorsement) must be corrected within the Tender Offer Period to avoid being rejected by the Bidder. Hence, Shareholders are strongly urged against tendering at the last minute to allow sufficient time to correct any deficiency in their application. Shareholders are also urged to indicate their telephone numbers in their respective application forms to allow the Depository to inform them immediately of any deficiency in their applications.

Tendering Shareholders whose shares are lodged with the Philippine Central Depository Nominee Corporation ("PCD") ("Scripless Shareholders") should instruct their brokers to electronically transfer their shares to First Metro Securities Brokerage Corporation (the "Broker) for receipt by the Broker prior to 3:00 p.m. of January 4, 2007. The Broker shall hold the tendered common shares only as custodian for said shares.

Tendering Shareholders shall have the right to withdraw any tendered shares at any time during the Tender Offer Period. For a withdrawal to be effective, a written notice of withdrawal must be received by the Depository (for Scrip Shareholders) or by the Broker (for Scripless Shareholders) before 3:00 p.m. of January 4, 2007.

Copies of SEC Form 19-1 may be obtained by Shareholders from the Depository/Broker at their addresses stated above.

For inquiries about the Bidder or the Tender Offer, please contact Abigail Buenviaje-Magpayo or Maite V. de Vera at 840.5751.

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**DTI REGIONAL** officers, led by assistant secretary for regional operations Ma. Theresa L. Pelayo (left), inspect a home appliances store in line with the implementation of Department Administrative Order No. 10, which prohibits surcharge or additional charge in the use of credit or debit cards for payment of purchases of consumer products or services.

# DTI urged to suspend order

THE PHILIPPINE RETAILERS ASSOCIATION has called on the Department of Trade and Industry (DTI) to suspend the implementation of Department Order No. 10, which sets the rules on price tags/labels and credit card surcharges, until its implementing rules and regulations are issued.

The PRA made this call in light of the recent DTI monitoring and raids of some retail establishments for compliance with this order.

The PRA said it was opposing the order because, contrary to its objective of protecting the consumers, it was expected to even raise prices because retailers had to use the credit card price as its base instead of giving consumers the right to choose their payment option and avail themselves of discounts for cash purchases. The card price carries the charges that are imposed by credit card companies on retailers. This rate varies depending on the size and volume of transactions generated by the retailers.

Some sectors, whose profit margins permit it, can absorb the bank charges, but there are those with really thin margins who have to pass on the additional cost to customers, the PRA said in a statement.

The order, it added, would penalize thousands of consumers who did not have credit cards since they would also be made to pay for the pass-on bank charges.

With the single price tag rule and the provision that prohibits retailers to show the discounts in the tags, retailers will have to explain to each and every customer the advantages and disadvantages of the payment schemes. The PRA said that at a time when shopping was at its peak, this situation would have a negative impact on the retailers' operations.

The group cited Art. 81 of the Consumer Act says "it shall be unlawful to offer any consumer product for retail sale to the public without an appropriate price tag… publicly displayed and that such products shall not be sold at a price higher than that stated therein."

It said this provision of the Consumer Act might be subject to various interpretations but it did not explicitly state that there should only one price in the price tag.

# Neda doubts declining manufacturing output data

By Michelle V. Remo

THE NATIONAL ECONOMIC AND DEVELOPMENT Authority found highly improbable the statistics showing a consistent decline in the manufacturing sector's output as reported by its attached agency, the National Statistics Office (NSO).

Neda Director General Romulo Neri said his office would spearhead the conduct of a study on how to improve the system of data-gathering by statistics-related agencies to ensure accuracy in reporting.

Neri said the reported decline in manufacturing output did not jibe with the growth stated in the national income accounts report of the National Statistical Coordination Board. The NSCB is another attached agency of the Neda tasked with computing growth of the entire economy, of which the manufacturing industry is a contributor.

Dennis Arroyo, Neda director for policy and planning, earlier said the NSO report was difficult to explain considering that the country's exports had been posting double-digit annual growths the past several months.

The Monthly Integrated Survey of Selected Industries (MISSI), released by the NSO last Tuesday, showed that manufacturing output, in terms of volume, fell 8.3 percent in September from a year ago.

The drop in the volume of production index (VoPI) in September followed a 6.3-percent decline in August. VoPI has consistently been on a decline this year, as per report of the NSO.

"That (reported decline) can't be. That is why we are asking the NSO not to release data on the MISSI until the study has been made," Neri said in an interview following the briefing on the Philippine economy's third-quarter performance held the other day.

The NSCB reported that the country's third-quarter economic growth, as measured by the gross domestic product, was only 4.8 percent, or just the same as year-ago level.

The GDP growth was partly attributed to the 4-percent growth of the industry sector, of which manufacturing is a major sub-sector. The national income accounts, released by the NSCB, showed that the manufacturing sector alone grew by 4.8 percent in the third quarter and an average of 5.6 percent in the first three quarters of the year.

Neri said a likely reason for the discrepancy between the MISSI and the national income accounts was the NSO's use of outdated samples.

Romulo Virola, chief of the NSCB, said another probable cause for the discrepancy was that in conducting the Missi, revisions of previous year's data were not incorporated in the latest surveys.

Virola said the Bangko Sentral ng Pilipinas would fund the study on how to improve the reporting system of statistics-related agencies.

Neri said that the study would also determine ways to enhance the data-gathering system for the national income accounts.

Neri said the NSCB had not yet fully taken into account the economic contributions of the relatively new business process outsourcing (BPO) industry, which includes call centers, in the computation of the country's economic growth.

Neri said addressing the currently insufficient data on BPO could increase the country's GDP by another percentage point.

# 2 big-ticket projects boost Subic investments to $1.4B

## Megaworld, SBC offer ₱7-B home financing facility

By Elizabeth L. Sanchez

PROPERTY GIANT MEGAWORLD CORP. AND universal bank Security Bank Corp. have inked an agreement to make available a P7-billion financing facility for home buyers.

The program, dubbed Homelite, makes owning a home easy by offering fixed interest rates and payment terms.

Homelite will be available initially to buyers of Megaworld residential projects such as the Manhattan Garden City project near the MRT station at the Araneta Center in Cubao. The project offers 9,000 residential units spread over 20 towers upon completion.

"Homelite is the answer to an acute need for a truly affordable and viable home financing facility that will benefit most first-time buyers as well as those who want to invest in property without unduly straining their resources," said Megaworld executive director Kingson Sian.

Homelite comes in a choice of up to 10 budget-friendly packages. These include the Homelite 10, which charges 8.5 percent interest per year, fixed for 10 years and Homelite 15 which pegs the interest rate at 9.75 percent a year for 15 years. Homelite 25 is available at 11 percent interest a year, fixed for 25 years.

The facility also offers no-down payment and low-down payment schemes. Compared to traditional home financing schemes, Homelite is the first program to finance a residential project in its pre-selling stages.

## SBMA vows to create 100,000 jobs in freeport within five years

By Ronnel W. Domingo

INVESTMENTS IN THE SUBIC BAY FREEPORT reached $1.4 billion in the 10 months ending October, posting an improvement of 6,286 percent due to one-time, big-ticket projects from South Korea and China.

According to the Subic Bay Metropolitan Authority, projects committed in the same period of 2005 amounted to only $22 million.

The biggest project was South Korean shipbuilder Hanjin Heavy Industry and Construction Corp.'s $1-billion shipyard project. This consisted of a P51-billion shipyard and P400 million worth of related facilities.

Apart from the facilities directly related to the shipbuilding business, Hanjin also put up a P40-million school in July where prospective employees would learn the skills needed in the shipyard operations.

The facility has three classrooms, 70 welding booths, one pipefitting room, four painting rooms and a working area that could accommodate up to 200 trainees and their instructors.

Another big-ticket project was that of China's Hebei Jingniu Group. The company earmarked at least $300 million for the setting up of a manufacturing base high-tech glass products.

Hebei's project is expected to generate some 6,000 new jobs, including the 3,000 that would be involved in the construction of the plant; 2,000 production workers and 1,000 administrative workers.

"The SBMA is seriously into attracting more foreign direct investments," said SBMA Administrator Armand C. Arreza. "We already have Hanjin shipbuilding as an anchor industry in the freeport and we will still attract more."

Arreza said that, in an effort to help the national government pare down the unemployment rate, SBMA was working on creating 100,000 jobs within five years.

In August, Arreza said freeport officials expected Subic to be the top investment location for the rest of the year.

He said the agency was working to keep the inflow of investments upbeat considering that Subic was the top investment promotion agency in the first quarter in terms of committed projects.

Also, Arreza said the agency posted P2.2 billion in revenue in the first semester of the year, an increase of 23 percent from collections in the same period last year.

Arreza said the amount covered the Bureau of Internal Revenue's P560 million earnings and the Bureau of Customs' P1.6 billion collection—which increased 20 percent and 24 percent, respectively, from comparative period in 2005.

He attributed the increase in revenue collections to the new companies that started their operations in Subic and provided new jobs to thousands residing in Olongapo City, Zambales and Bataan.

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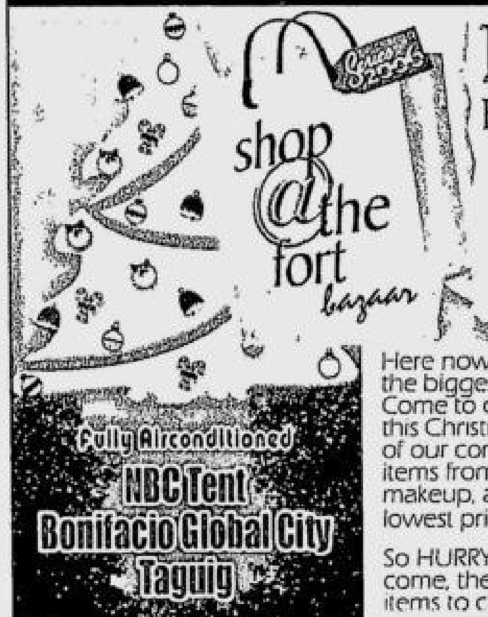

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## SGS, Shell sign inspection and testing deal

SGS PHILIPPINES INC.—THE PHILIPPINE affiliate of Geneva-based SGS Group—was appointed by Pilipinas Shell Petroleum Corp. as its service provider in the comprehensive inspection and testing of Shell's petroleum and crude oil products.

The agreement covers quality and quantity surveys, and related services for all of Pilipinas Shell's petroleum products and crude oil cargoes, and includes shore side and ship side pre-discharge and discharge inspection and testing.

SGS Philippines had provided risk management and quality assurance services in the Philippines since 1949 as a representative agent and as a branch of the SGS global network in 1978. It has its main office and laboratories in Makati City as well as laboratories in Cebu, Subic and Guam. Its more than 200 associates provide services to various business and trade sectors that include agriculture, consumer goods manufacturing, environment, minerals, oil, gas, chemicals.

The Philippines is also the site of SGS Gulf Limited-Regional Operating Headquarters, the regional hub of SGS Gulf Services, which provides trade assurance services for the global network's regional and international clients.

SGS is the world's leading inspection, verification, testing and certification company and operates a network of about 1,000 offices and laboratories around the world with 42,000 employees.

## Vetiver: The miracle grass

By Ernesto M. Ordoñez

COMMENTARY

FROM OUR ARTICLE ON THE SYSTEM OF Rice Intensification (SRI) which produces "miracle rice," phone calls from 63 provinces were made to SRI national coordinator Roberto Verzola. Since then, significant progress has been reported on increased production yields, increased incomes and healthier food (because of less chemical inputs). Verzola, an information technology expert and former associate editor of the UP Collegian, now concentrates on helping small farmers, and welcomes calls (0921-2505520).

Today, we write about another miracle product: Vetiver grass. A Department of Science and Technology publication states: "Vetiver grass, locally known as Ilib or Moras, may not mean much to most farmers in the country. However, for environmental groups working for the preservation of upland environment and some farmers deriving income from it, vetiver is a miracle grass."

### The omni-useful plant

U.C. Lavania writes: "Vetiver is the omni-useful plant, almost all parts of which are used in one or more ways. The commercial and social use of this plant was first realized on account of its aromatic roots, and is now overwhelmed by environmental applications of the plant as well as diverse industrial uses."

The annual world trade of vetiver oil is estimated to be 250 tons, with Haiti and Indonesia as the major producers. Vetiver's greatest use is in modern perfume creations. Domestically, vetiver has many other uses. It reduces erosion, builds up natural terraces, reduces rainfall runoff and fertility losses, increases crop yields, and provides the materials for local and export handicrafts.

### Livelihood opportunities

Initiating and leading the effort on vetiver production and utilization is the Farm and Resource Management Institute (Farmi) of the Leyte State University, also known by its former name Visca (Visayan State College of Agriculture). It is this same Visca that initially opened my eyes to the vast potential of agriculture when, because of Visca's technology, I harvested 28 tons of sweet potato per hectare compared to the 5-ton per hectare national average.

Visca similarly reports on vetiver's promising livelihood prospects. The farmer who cultivates hedgerows along contour valleys for the production of vetiver slips will earn P1,000 from a two- to three-year-old 100-meter hedgerow. A hectare can contain 10,000 hills of vetiver, which can produce half a million tillers after three years. This would give the farmer a gross income of P125,000 per hectare every three years.

Vetiver grass also provides income for the baggers who sell a one-month-old seedling for P3.50. For one seedling, a bagger will spend P0.20 for the tiller, P0.15 for a plastic bag, P0.20 for the soil medium, and P0.25 for the labor of bagging and watering. Total production costs would be P0.80, leaving a P2.70 net profit per seedling.

The trader who buys the bagged seedlings for reselling in urban areas at P5-P6, gets a profit of P1 per seedling.

Richard Grimshaw studied vetiver in Madagascar and said: "Economic analysis has been undertaken by a number of economists and the results invariably show high IRR of 90 percent or higher. This is not surprising when you consider the low cost and ease of vetiver application."

### Vetiver network

When I did my doctorate on technology transfer, I discovered that its success was dependent not only on the technology itself but also on the organizational and social support it needed. The Vetiver Network-Philippines was organized for this, and now has more than 500 members.

One such member is Noah Manarang of Vetiver Farms Inc. She has spearheaded more than 309 major vetiver application projects all over the country. An example is vetiver use to protect slopes in road projects, which has been shown to be better than the conventional riprap and stone walls.

This can be seen in the well known Kalibo-Caticlan road project leading to Boracay Beach, which has attracted much local and foreign attention. Manarang has also branched out into propagating the use of vetiver leaves and roots that make beautiful baskets, mats, and ornaments for exports which further create jobs.

Earlier this week, Dr. Edwin Balbarino, head of Vetiver Network-Philippines said: "We wish to let many more people know of the tremendous environmental and livelihood opportunities of this miracle grass." All interested parties can call Balbarino at 0928-3345158 or email him at edbalbarino58@yahoo.com.

*(The author is Agriwatch chair. For inquiries and suggestions, email agriwatchphil@yahoo.com or telefax (02) 8522112)*

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# 4 firms to join blue-chip circle

## JG Summit, Security Bank among those included

By Elizabeth L. Sanchez

FOUR COMPANIES WILL BE added to the stock market's 30-company blue chip index by Dec. 4, following a six-month review by the Philippine Stock Exchange (PSE) that ended last October.

This is the second time the PSE announced index changes since implementing its "free float" policy on April 3. The policy takes into account the amount of public ownership among listed firms.

The changes to the PSEi was supposed to take effect today. But since Dec. 1 was declared a nonworking holiday, the date of effectivity was pushed to Dec. 4.

Companies added to the index as of October were Holcim Philippines Inc., JG Summit Holdings, Security Bank Corp. and Semirara Mining Corp.

To be eligible in the PSE index, companies should meet the following criteria: Should be traded at least 95 percent of the total trading days; should be liquid or have an average daily trading value of at least P5 million; a volume turnover ratio of at least 10 percent, a free float or public float level of at least 10 percent, and free float market capitalization.

Dropped from the list were Metro Pacific Corp., Digital Telecommunications Phils. Inc., Empire East Land and Manila Mining.

Aside from the PSEi, some listed firms could qualify under six "sector indices" to represent the sentiment on various sectors, such as the banks or financial sector, industrial index (which includes utilities, food and beverage firms) and holding firms, as well as property, services (which include telecommunications and gaming), mining and oil sectors.

Among sectoral indices, International Exchange Bank was knocked out of the financials index after its merger with Union Bank of the Philippines.

For the industrials index, firms that were no longer included were Southeast Asia Cement Holdings, and Trans-Asia Oil and Energy Development Corp.

Added to the 11-company industrial index was Roxas Holdings Inc.

In the holding firms index, Anglo-Philippine Holdings Corp. which has investments in bulk water and the MRT III transit system, and Filinvest Development Corp. were added to the nine-company index. Removed from this index was Sinophil Corp.

In the property index four companies were dislodged: C&P Homes, Cyber Bay Corp., Suntrust Homes and Uniwide Holdings.

Joining the property index on the other hand was Cebu Holdings Inc.

There were no changes to the nine-company services index.

Four mining firms were added to the mining and oil index. These were Apex Mining Co., Oriental Petroleum, Philodrill Corp. and PetroEnergy Resources Corp.

# FLI reports 29% hike in income as of Sept

PROPERTY GIANT FILINVEST Land Inc. (FLI) reported a 29 percent increase in its nine-month income to P622 million from P482 million in the same period last year.

In a disclosure, FLI said the growth in income was driven mainly by its strong sales performance, as shown by the 21 percent increase in gross profit to P1.22 billion in the January to September period from P1.01 billion in the same period last year.

FLI reported to the Philippine Stock Exchange that the 14-percent rise in real estate sales to P2 billion was spurred by the following projects: Spring Country, Serra Monte Villas and The Tropics, all in Quezon City; Parkspring in San Pedro, Laguna; Auburn Place in Las Piñas; Corona del Mar and Aldea del Sol in Cebu; Orange Grove and Fuente de Villa Abrille in Davao.

Relatively new projects like Mandala Farm Estate and The Ranch of Timberland Heights in San Mateo, Rizal also contributed to sales during the period.

An official said FLI did fairly well because of its attractive pricing, continuous marketing activities, promos and incentives offered to both buyers and sellers, availability of affordable financing packages, timely development and implementation of site developments, and upgrading of subdivision maintenance standards.

Higher equity in earnings of its associate, Filinvest Alabang Inc. also contributed to the growth.

Sales reservations as of October of this year have also increased by 23 percent.

Fely Ramos, FLI first vice president said the growth was helped by the company's marketing and sales strategies, the financing packages offered by FLI and the overall growth in the Philippine economy.

The government also announced lower interest rates in the Pag-ibig housing loan program to benefit minimum wage earners, as well as employees and professionals such as teachers and police officers.

On Sept. 29, FLI acquired the ownership interest of Filinvest Alabang Inc. and Filinvest Asia Corp. in three major properties in Metro Manila—PBCom Tower, Festival Supermall and Northgate Cyberzone. *Elizabeth L. Sanchez*

**SALUTE TO OWWA'S MODEL OFW FAMILIES**
**Globe Telecom segment marketing head Cecille Mariño (far left) and Vice President Noli de Castro (third from left) present a house and lot certificate to Kagim H. Jajurie and family, named the OFW Model Family (for Mindanao) in the Overseas Workers Welfare Administration's 2006 Model OFW Family of the Year Award (Mofya). The Vice President was the special guest during the awarding ceremony.**

# Analysts report rise in Chemrez stock

By Abigail L. Ho

ADDITIONAL SHARES OF LISTED firm Chemrez Technologies Inc. are reported to be heavily subscribed, with foreign and local investors bullish over the prospects of biofuels in the country.

Chemrez will be listing additional shares on Dec. 4.

Quoting stock market analysts and securities dealers, the company said the P1.5-billion public offer was "well received," with brokers even having to turn down clients.

According to Abacus Securities institutional sales head Jet Lazaro, demand for Chemrez shares had reached at least four times more than the allocated shares.

Foreign clients, in particular, had been ordering "millions" of shares when the stock brokerage only had a couple of hundred thousand shares to give, Lazaro said.

There had been orders for more than 20 million shares, way more than the allocation of only 272,000 shares per stockbrokerage, Chemrez had said.

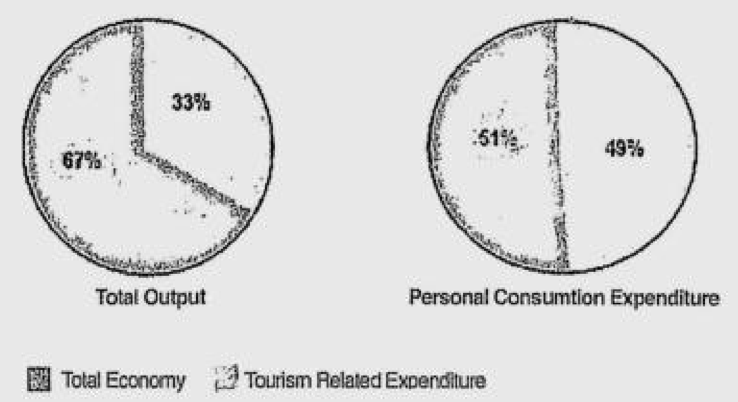
PCCI Securities president Francisco Liboro attributed the strong demand to Chemrez's "good fundamentals" as well as to the recent passage of the Biofuels Bill in Congress.

With the Biofuels Law expected to be enacted before the end of the year, Chemrez expects to post P131.62 million in profits this year, on revenues of P2.67 billion.

# Holiday economics: More bane than boon

By Daxim L. Lucas

**Share of tourism related expenditure to the total economy by total output and personal consumption expenditure**



FIVE YEARS AFTER PRESIDENT Macapagal-Arroyo introduced the concept of "holiday economics," its hoped-for effect of increasing domestic consumption—and boosting economic growth—has been largely dismissed by dyed-in-the-wool economists.

More importantly, the business community now believes the policy may even restrain growth instead of helping it along, due to hidden costs associated with operating even on holidays.

According to the the National Statistical Coordination Board, holiday economics had the potential to boost local economic output by as much as 3.5 percent each year.

The forecast, made three years ago, was made on the premise that consumption in tourism-related industries would increase by 10 percent as a result of long weekends.

"Six industries are likely to be affected by the increase in tourism-related activities," the NSCB said in a statement. "These include: Hotels and other lodging services, food and beverage, miscellaneous tourism services (trade), cultural services, recreational and other entertainment, passenger transport (land, air and water), and travel agency, tour operator and tourist guide services."

Since then, however, little concrete evidence has emerged to support the agency's optimistic assessment.

### Good for tourism

Even Economic Planning Secretary Romulo L. Neri seems unsure of the actual impact that holiday economics has on the economy.

To date, Neri said, National Economic and Development Authority economists had not been able to latch on to a specific piece of data that may be directly attributed to the long weekend policy.

Any effect on the economy, Neri said, would likely be felt in the tourism sector, especially in terms of higher bookings for hotels and resorts during the long weekends.

He said instead of looking for concrete economic effects, holiday economics should be viewed merely as a "restructuring" of the weekend.

Ms Arroyo borrowed the idea from the late strongman Ferdinand E. Marcos, under whose administration the term "sandwich" was coined. "Sandwich" referred to extra days being declared as holidays if they fell in between another holiday and the weekend.

Ostensibly, the policy was instituted to give hardworking Filipinos more time to rest, allowing him more leisure time with his family, and perhaps even aid the economy through increased consumption during the long weekends.

Social commentators have since debunked these reasons, saying that the real motive for declaring long holidays was to keep the population's mind off the country's deteriorating socio-political state in the 1970s and 1980s.

The present sandwich holidays, however, are viewed skeptically even by the business community.

"I don't see empirical evidence to support its effects from a macroeconomic perspective," Makati Business Club executive director Guillermo Luz said in an interview.

"During long weekends, people might head out to sites that are accessible or spend more," he said. "But is it happening on a scale that's large enough to have an effect on the economy? There's no evidence of that."

Even officials in the travel and industry were, at best, reserved in their praise for the policy.

According to Cebu Pacific marketing director Candice Iyog, airline bookings usually go up during weekends, whether Malacañang declares an extra holiday or not.

### Wrong values?

For economist Johnny Noe Ravalo, holiday economics does bring benefits although, like all others, he could not get a handle on just how much good it brings.

"If I were to make a bet, my sense is, that there is enough benefits," he said.

But do the benefits outweigh the drawbacks? Businessman Donald Dee does not think so.

"Productivity goes down after long weekends," said the president of the Philippine Chamber of Commerce and Industry. "It's so difficult for employees to start up, especially with the Monday morning blues."

Businesses that have to stay open during Palace-declared holidays are also burdened with additional personnel costs, especially overtime pay, he added.

More importantly, Dee said the holiday economics policy promotes the wrong values.

"We're ending up doing less work," Dee complained. "People are getting lazy."

# Shares ...

From page B1

cline, with many blue chips advancing, led by Philippine Long Distance Telephone, they said.

The composite index was up 42.90 points at 2,788.46 after trading between 2,788.78 and 2,746.04. The broader all-share index rose 24.67 points to 1,744.28.

Gainers beat losers 76 to 30 with 50 stocks unchanged.

Turnover totaled 1.79 billion shares worth P3.32 billion ($66.95 million). *AFP*

# PHILIPPINE STOCK EXCHANGE

(As of November 30, 2006)

| STOCKS | OPEN | HIGH | LOW | CLOSE | VOLUME |
|---|---|---|---|---|---|
| FINANCIAL | | | | | |
| BANKS | | | | | |
| Asiatrust Dev. Bank Inc. | 7.6 | 7.6 | 7.6 | 7.6 | 77,000 |
| Banco de Oro Univ. Bank | 44.5 | 44.5 | 44 | 44 | 505,500 |
| Bank of the Phil. Islands | 61.5 | 62.5 | 61.5 | 62 | 2,366,300 |
| China Banking Corp. | 680 | 700 | 680 | 695 | 12,160 |
| Citystate Savings Bank | 19 | 19 | 19 | 19 | 300 |
| Export and Ind. Bank A | 0.5 | 0.53 | 0.5 | 0.5 | 14,910,000 |
| Equitable Pci Bank Inc. | 78 | 78.5 | 78 | 78.5 | 124,700 |
| Metropolitan Bank & Trust | 49.5 | 50 | 49 | 49 | 1,688,400 |
| Phil. Bank of Comm. A | 51 | 58 | 51 | 58 | 1,800 |
| Philippine National Bank | 42 | 42 | 42 | 42 | 6,200 |
| Phil. Savings Bank | 48 | 48 | 47 | 48 | 3,200 |
| Rizal Comm. Banking Corp. | 23.5 | 24 | 23.5 | 24 | 140,500 |
| Security Bank Corp. | 62 | 64 | 62 | 64 | 729,700 |
| Union Bank of the Phil. | 49 | 49 | 49 | 49 | 5,000 |
| OTHER FINANCIAL INSTITUTIONS | | | | | |
| Bankard Inc. | 0.71 | 0.71 | 0.71 | 0.71 | 100,000 |
| Citisecontine.Com Inc. | 4.9 | 4.95 | 4.9 | 4.95 | 241,000 |
| First Abacus Financial | 0.65 | 0.65 | 0.65 | 0.65 | 100,000 |
| First Metro Invest. Corp | 30 | 30.5 | 30 | 30.5 | 12,000 |
| Manulife Financial Corp. | 1660 | 1660 | 1630 | 1630 | 530 |
| Pci Leasing & Fin. Inc. | 1.38 | 1.38 | 1.38 | 1.38 | 60,000 |
| Phil. Stock Exchange Inc. | 260 | 262.5 | 260 | 260 | 15,740 |
| Sun Life Financial Inc. | 2100 | 2120 | 2100 | 2120 | 1,390 |
| Ivantage Corp. | 1.5 | 1.5 | 1.5 | 1.5 | 1,388,000 |
| INDUSTRIAL | | | | | |
| ELECTRICITY, ENERGY, POWER & WATER | | | | | |
| First Gen Corp. | 55.5 | 55.5 | 55 | 55.5 | 69,100 |
| First Phil Hldgs Corp | 53 | 53.5 | 52.5 | 52.5 | 439,200 |
| Manila Electric Co. A | 31.5 | 32 | 31 | 32 | 151,600 |
| Manila Electric Co. B | 32.5 | 33 | 32 | 32.5 | 664,300 |
| Manila Water Co. Inc. | 10.25 | 11.25 | 10.25 | 11 | 8,261,500 |
| Petron Corp. | 4 | 4.05 | 4 | 4 | 5,327,000 |
| East Asia Power Res. Corp | 0.29 | 0.29 | 0.29 | 0.29 | 350,000 |
| Trans-Asia Oil and Energy | 1.04 | 1.06 | 1.04 | 1.06 | 573,000 |
| FOOD, BEVERAGE & TOBACCO | | | | | |
| Alaska Milk Corp. | 3.5 | 3.5 | 3.5 | 3.5 | 61,000 |
| Ginebra San Miguel Inc. | 20.25 | 20.25 | 19.5 | 20 | 215,000 |
| Jollibee Foods Corp. | 39.5 | 40.5 | 39.5 | 40 | 2,274,800 |
| Rfm Corp. | 1.04 | 1.04 | 1.02 | 1.04 | 1,300,000 |
| Roxas Holdings Inc. | 3.3 | 3.3 | 3.15 | 3.15 | 31,000 |
| Swift Food Inc. | 0.37 | 0.38 | 0.37 | 0.37 | 310,000 |
| San Miguel Corp. A | 64.5 | 66 | 64.5 | 66 | 245,800 |
| San Miguel Corp. B | 74 | 74 | 73.5 | 74 | 220,100 |
| Tanduay Holdings Inc. | 3.8 | 3.8 | 3.8 | 3.8 | 5,000 |
| Alliance Tuna Int'l. Inc. | 2.2 | 2.24 | 2.14 | 2.2 | 2,103,000 |
| Universal Robina Corp. | 19.75 | 19.75 | 19.5 | 19.5 | 6,376,300 |
| CONSTRUCTION, INFRASTRUCTURE & ALLIED SERVICES | | | | | |
| Southeast Asian Cement | 0.87 | 0.98 | 0.87 | 0.97 | 25,190,000 |
| Engineering Equip. Inc. | 3 | 3.1 | 3 | 3.05 | 1,317,000 |
| Holcim Philippines Inc. | 7.3 | 7.9 | 7.3 | 7.9 | 5,593,000 |
| Phil Nat'l Const. Corp. | 6.1 | 6.4 | 5.8 | 5.8 | 77,000 |
| Republic Cement Corp. | 3.45 | 3.9 | 3.4 | 3.9 | 1,121,000 |
| DIVERSIFIED INDUSTRIALS | | | | | |
| Geograce Res. Phil. Inc. | 0.76 | 0.76 | 0.75 | 0.75 | 41,490,000 |
| Picop Resources Inc. | 0.21 | 0.215 | 0.2 | 0.205 | 13,400,000 |
| Panasonic Mfg Phil Corp | 6.5 | 6.5 | 6.5 | 6.5 | 4,000 |
| HOLDING FIRMS | | | | | |
| Asia Amalgamated Holdings | 0.55 | 0.55 | 0.48 | 0.48 | 270,000 |
| Abacus Con Res & Hdg A | 0.008 | 0.0085 | 0.008 | 0.0085 | 123,000,000 |
| Abacus Con Res & Hdg B | 0.0085 | 0.0085 | 0.0085 | 0.0085 | 14,000,000 |
| Ayala Corp. | 487.5 | 500 | 487.5 | 497.5 | 446,740 |
| Alsons Cons. Res. Inc. | 0.64 | 0.65 | 0.64 | 0.65 | 150,000 |
| Aboitiz Equity Ventures | 5.8 | 6 | 5.8 | 6 | 563,000 |
| Ajo.Net Holdings Inc. | 0.0575 | 0.0625 | 0.0575 | 0.0625 | 71,600,000 |
| A. Soriano Corp. | 2.8 | 2.8 | 2.8 | 2.8 | 395,000 |
| Apc Group, Inc. | 0.36 | 0.36 | 0.34 | 0.34 | 4,200,000 |
| Alcorn Gold Res. Corp. | 0.0095 | 0.0095 | 0.0095 | 0.0095 | 280,000,000 |
| Anglo Phil Holdings Corp. | 0.92 | 0.92 | 0.92 | 0.92 | 100,000 |
| Atn Holdings Inc. | 2.2 | 2.4 | 2.08 | 2.08 | 419,000 |
| Baguio Gold Holdings Corp | 3.1 | 3.1 | 3.1 | 3.1 | 4,000 |
| Bacnotan Cons Indus Inc. | 8.5 | 8.5 | 8.5 | 8.5 | 5,000 |
| Benpres Holdings Corp. | 1.7 | 1.76 | 1.7 | 1.72 | 5,339,000 |
| Dmci Holdings Inc. | 5 | 5.2 | 5 | 5.1 | 4,632,000 |
| Filinvest Dev. Corp. | 3.15 | 3.2 | 3.15 | 3.2 | 562,000 |
| House of Investments Inc. | 1.82 | 1.82 | 1.82 | 1.82 | 449,000 |
| J.G. Summit Holdings Inc | 8.7 | 9.3 | 8.7 | 9.2 | 1,613,000 |
| Medco Holdings | 0.25 | 0.25 | 0.25 | 0.25 | 800,000 |
| Magnum Holdings Inc | 4.2 | 4.4 | 3.75 | 3.95 | 2,317,000 |
| Multitech Inv. Corp. | 1.68 | 1.7 | 1.66 | 1.7 | 4,510,000 |
| Pacifica | 0.021 | 0.021 | 0.021 | 0.021 | 28,000,000 |
| Prime Media Holdings Inc | 0.93 | 0.94 | 0.93 | 0.94 | 38,000 |
| Republic Glass Hldg. Corp | 1.4 | 1.4 | 1.4 | 1.4 | 58,000 |
| Sinophil Corp. | 0.155 | 0.155 | 0.15 | 0.15 | 2,790,000 |
| Sm Investments Corp. | 297.5 | 305 | 292.5 | 305 | 515,460 |
| Seafront Resources Corp. | 1.6 | 1.66 | 1.6 | 1.66 | 303,000 |
| Unioil Res. & Holdings Co | 0.19 | 0.19 | 0.185 | 0.185 | 10,050,000 |
| Wellex Industries Inc. | 0.13 | 0.13 | 0.13 | 0.13 | 250,000 |
| PROPERTY | | | | | |
| Ayala Land Inc. | 14.5 | 14.75 | 14.5 | 14.5 | 4,723,800 |
| Araneta Properties Inc. | 0.5 | 0.51 | 0.5 | 0.51 | 210,000 |
| Belle Corp. | 1.14 | 1.18 | 1.14 | 1.16 | 8,127,000 |
| A Brown Company Inc. | 1.86 | 1.96 | 1.84 | 1.92 | 19,814,000 |
| Crown Equities Inc. | 0.4 | 0.4 | 0.4 | 0.4 | 2,400,000 |
| Cebu Holdings Inc. | 3.15 | 3.15 | 3.05 | 3.05 | 1,140,000 |
| C & P Homes Inc. | 1.48 | 1.5 | 1.48 | 1.48 | 193,000 |
| Cebu Prop. Vent. A | 1.8 | 1.8 | 1.8 | 1.8 | 20,000 |
| Cebu Prop. Vent. B | 1.9 | 1.9 | 1.9 | 1.9 | 55,000 |
| Cyber Bay Corp. | 0.33 | 0.34 | 0.33 | 0.34 | 15,140,000 |
| Elb Realty Developers Inc | 0.23 | 0.23 | 0.23 | 0.23 | 440,000 |
| Empire East Land Inc. | 0.53 | 0.53 | 0.53 | 0.53 | 9,510,000 |
| Edsa Prop. Holdings Inc. | 1.6 | 1.6 | 1.6 | 1.6 | 50,000 |
| Ever-Gotesco Resources | 0.0675 | 0.07 | 0.0675 | 0.0675 | 6,500,000 |
| Filinvest Land Inc. | 1.6 | 1.66 | 1.6 | 1.62 | 5,717,000 |
| Highlands Prime Inc. | 2.65 | 3.2 | 2.65 | 2.8 | 624,000 |
| Keppel Phils. Prop. Inc. | 1.2 | 1.2 | 1.2 | 1.2 | 15,000 |
| Kuok Phil. Properties | 0.58 | 0.59 | 0.56 | 0.57 | 8,450,000 |
| Megaworld Corp. | 2.14 | 2.22 | 2.14 | 2.18 | 156,714,000 |
| Mrc Allied Ind. Inc. | 0.38 | 0.38 | 0.37 | 0.37 | 470,000 |
| Philippine Estates Corp. | 0.14 | 0.14 | 0.14 | 0.14 | 2,990,000 |
| Robinsons Land Corp. | 15.75 | 16.25 | 15.75 | 16 | 27,890,900 |
| Phil Realty and Holdings | 0.76 | 0.8 | 0.75 | 0.76 | 37,240,000 |
| Sm Development Corp. | 2.55 | 2.6 | 2.5 | 2.5 | 798,000 |
| Sm Prime Holdings Inc. | 9.6 | 9.9 | 9.5 | 9.8 | 13,603,000 |
| Suntrust Home Dev. Inc. | 0.61 | 0.61 | 0.6 | 0.6 | 80,000 |
| Uniwide Holdings Inc. | 0.115 | 0.115 | 0.115 | 0.115 | 4,280,000 |
| MEDIA | | | | | |
| ABS-CBN Broadcasting Corp | 19.25 | 19.25 | 19 | 19 | 51,600 |
| Manila Bulletin Pub. Corp | 1 | 1 | 1 | 1 | 12,000 |
| TELECOMMUNICATIONS | | | | | |
| Digital Telecom Phils Inc | 1.64 | 1.7 | 1.64 | 1.7 | 5,932,000 |
| Globe Telecom Inc. | 1240 | 1260 | 1235 | 1250 | 82,650 |
| Pilipino Tel. Corp. | 5.9 | 6.1 | 5.9 | 6 | 2,474,000 |
| Phil. Long Dis Tel Co. | 2410 | 2460 | 2410 | 2460 | 198,530 |
| INFORMATION TECHNOLOGY | | | | | |
| Boulevard Holdings Inc. | 0.19 | 0.195 | 0.19 | 0.19 | 3,600,000 |
| Imperial Res. | 0.018 | 0.018 | 0.018 | 0.018 | 9,000,000 |
| Ionics Inc. | 2.04 | 2.04 | 2.04 | 2.04 | 96,000 |
| Ipvg Corp. | 2.5 | 3.4 | 2.5 | 3.2 | 2,079,000 |
| Ism Communications Corp. | 0.0575 | 0.06 | 0.0575 | 0.06 | 32,700,000 |
| Transpacific Broadband | 4.4 | 4.75 | 4.4 | 4.75 | 243,000 |
| Philweb Corp. | 0.031 | 0.032 | 0.031 | 0.032 | 339,100,000 |
| TRANSPORTATION SERVICES | | | | | |
| Asian Terminals Inc. | 4.2 | 4.2 | 4.2 | 4.2 | 57,000 |
| Aboitiz Trans. Sys. Corp. | 1.18 | 1.18 | 1.16 | 1.16 | 53,000 |
| Int'l Container Term'l Sv | 19.25 | 20 | 19 | 19.75 | 2,500,000 |
| Keppel Phils. Marine Inc | 0.96 | 0.96 | 0.96 | 0.96 | 40,000 |
| Lorenzo Shipping Corp. | 1.14 | 1.14 | 1.14 | 1.14 | 2,000 |
| HOTEL & LEISURE | | | | | |
| Leisure & Resorts Corp. | 2.08 | 2.08 | 2.08 | 2.08 | 375,000 |
| Premiere Ent. Prod. Inc. | 0.39 | 0.39 | 0.38 | 0.38 | 1,100,000 |
| Waterfront Phils. Inc. | 0.56 | 0.59 | 0.55 | 0.59 | 11,150,000 |
| EDUCATION | | | | | |
| Ipeople Inc | 2.95 | 2.95 | 2.95 | 2.95 | 301,000 |
| DIVERSIFIED SERVICES | | | | | |
| Macroasia Corp. | 2.24 | 2.28 | 2.22 | 2.28 | 372,000 |
| Paxys Inc. | 18.75 | 19.5 | 18.5 | 18.5 | 3,712,800 |
| Philcomsat Holdings Corp. | 1.4 | 1.4 | 1.4 | 1.4 | 21,000 |
| MINING | | | | | |
| Apex Mining Co. Inc. A | 6.5 | 6.5 | 6.4 | 6.4 | 437,000 |
| Apex Mining Co. Inc B | 6.7 | 6.7 | 6.7 | 6.7 | 75,000 |
| Abra Mining & Industrial | 0.011 | 0.012 | 0.011 | 0.012 | 46,800,000 |
| Atlas Cons. Min & Dev't | 7.9 | 8 | 7.8 | 7.9 | 1,479,000 |
| Benguet Corp. A | 9.2 | 9.2 | 9.1 | 9.1 | 23,000 |
| Lepanto Cons Mng. Co. A | 0.26 | 0.27 | 0.26 | 0.26 | 5,040,000 |
| Lepanto Cons. Mng. Co B | 0.28 | 0.29 | 0.28 | 0.28 | 13,430,000 |
| Manila Mining Corp. A | 0.022 | 0.022 | 0.022 | 0.022 | 117,500,000 |
| Manila Mining Corp. B | 0.026 | 0.026 | 0.026 | 0.026 | 1,000,000 |
| Omico Corp. | 0.011 | 0.011 | 0.011 | 0.011 | 77,500,000 |
| Philex Mining Corp. | 4.2 | 4.3 | 4.15 | 4.3 | 10,303,000 |
| Semirara Mining Corp. | 20.5 | 21 | 20.5 | 21 | 387,300 |
| United Paragon Mining Co. | 0.58 | 0.58 | 0.58 | 0.58 | 300,000 |
| Vulcan Ind'l | 0.88 | 0.9 | 0.88 | 0.88 | 1,050,000 |
| OIL | | | | | |
| Basic Consolidated Inc. | 0.28 | 0.29 | 0.27 | 0.28 | 11,130,000 |
| Oriental Pet. & Min. A | 0.011 | 0.011 | 0.011 | 0.011 | 66,700,000 |
| Oriental Pet. & Min. B | 0.011 | 0.011 | 0.011 | 0.011 | 900,000 |
| The Philodrill Corp. A | 1 | 1 | 1 | 1 | 100,000 |
| The Philodrill Corp. B | 1.02 | 1.02 | 1.02 | 1.02 | 90,000 |
| Petroenergy Res. Corp. | 10.25 | 10.75 | 10.25 | 10.5 | 150,400 |
| PREFERRED | | | | | |
| Ayala Corp. Pref. B | 107 | 107 | 107 | 107 | 1,500 |
| WARRANTS, PHIL. DEPOSIT RECEIPTS, ETC. | | | | | |
| ABS-CBN Hldgs. Corp (Pdr) | 19.5 | 19.5 | 19.25 | 19.25 | 1,954,300 |
| SMALL AND MEDIUM ENTERPRISES | | | | | |
| Information Capital Tech. | 3.8 | 3.8 | 3.8 | 3.8 | 5,000 |
| Sql*Wizard, Inc. | 1.48 | 1.48 | 1.48 | 1.48 | 30,000 |

# CURRENCIES

| November 30, 2006<br>Country | Unit | Euro Equivalent | Dollar Equivalent | Peso Equivalent |
|---|---|---|---|---|
| United States | Dollar | 0.760398 | 1.000000 | 49.7630 |
| Japan | Yen | 0.006534 | 0.008593 | 0.4276 |
| United Kingdom | Pound | 1.479811 | 1.946100 | 96.8438 |
| Hong Kong | Dollar | 0.097798 | 0.128614 | 6.4002 |
| Switzerland | Franc | 0.628532 | 0.826583 | 41.1332 |
| Canada | Dollar | 0.668541 | 0.879198 | 43.7515 |
| Singapore | Dollar | 0.492550 | 0.647752 | 32.2341 |
| Australia | Dollar | 0.596063 | 0.783883 | 39.0084 |
| Bahrain | Dinar* | 2.017079 | 2.652661 | 132.0044 |
| Saudi Arabia | Rial | 0.202762 | 0.266652 | 13.2694 |
| Brunei | Dollar | 0.490960 | 0.645661 | 32.1300 |
| Indonesia | Rupiah | 0.000083 | 0.000109 | 0.0054 |
| Thailand | Baht | 0.021105 | 0.027755 | 1.3812 |
| UAE | Dirham | 0.207142 | 0.272413 | 13.5561 |
| Euro | Euro | 1.000000 | 1.315100 | 65.4433 |
| Argentina | Peso | 0.247284 | 0.325203 | 16.1831 |
| Brazil | Real | 0.349464 | 0.459580 | 22.8701 |
| Denmark | Kroner | 0.134199 | 0.176485 | 8.7824 |
| India | Rupee | 0.017053 | 0.022427 | 1.1160 |
| Malaysia | Ringgit | 0.209765 | 0.275862 | 13.7277 |
| Mexico | New Peso | 0.069105 | 0.090880 | 4.5225 |
| New Zealand | Dollar | 0.515769 | 0.678288 | 33.7536 |
| South Africa | Rand | 0.107098 | 0.140845 | 7.0089 |
| Korea | Won | 0.000817 | 0.001075 | 0.0535 |
| Taiwan | Nt Dollar | 0.023419 | 0.030798 | 1.5326 |

Source: Reuters' forex closing prices as of NY Time-Nov. 29-06
*Various banks in Bahrain as quoted in Reuters' Screen

Republic of the Philippines
Senate
Pasay City

### Tenth Congress

# Rules of Procedure Governing Inquiries in Aid of Legislation

**SECTION 1. Power to Conduct Formal Inquiries or Investigations**

The Senate or any of its Committees may conduct formal inquiries or investigations in aid of legislation in accordance with these Rules.

Such inquiries may refer to the implementation or re-examination of any law or appropriation, or in connection with any proposed legislation or the formulation of, or in connection with future legislation, or will aid in the review or formulation of a new legislative policy or enactment. They may also extend to any and all matters vested by the Constitution in Congress and/or in the Senate alone.

**Sec. 2. Initiation of Inquiry**

Inquiries may be initiated by the Senate or any of its Committees if the matter is within its competence, or upon petition filed or upon information given by any Senator or by any person not a member thereof.

**Sec. 3. Jurisdictional Challenge**

If the jurisdiction of the Committee is challenged on any ground, the said issue must first be resolved by the Committee before proceeding with the inquiry.

If the Committee, by a majority vote of its members present there being a quorum, decides that its inquiry is pertinent or relevant to the implementation or re-examination of any law or appropriation or in connection with any pending or proposed legislation or will aid in the review or formulation of a new legislative policy or enactment, or extends to any and all matters vested by the Constitution in Congress and/or in the Senate alone, it shall overrule such objection and proceed with the investigation.

Only one challenge on the same ground shall be permitted.

The filing or pendency or any prosecution of criminal or administrative action shall not stop or abate any inquiry to carry out a legislative purpose.

**Sec. 4. Quorum**

One third of all the regular members of the Committee shall constitute a quorum but in no case shall it be less than two. The presence of ex officio members may be considered in determining the existence of a quorum.

**Sec. 5. Petition by Senators**

A petition filed or information given by a Senator shall set forth the facts upon which it is based. It need not be under oath but may be accompanied by supporting affidavits.

Such petition or information shall be addressed to the President, who shall refer the same to the appropriate Committee.

Nothing in this provision shall preclude the Senate from referring to any Committee or Committees any speech or resolution filed by any Senator which in its judgment requires an appropriate inquiry in aid of legislation.

**Sec. 6. Petition by Non-members**

A petition filed or information given by any person not a Member of the Senate shall be under oath, stating the facts upon which it is based, and shall be accompanied by supporting affidavits.

If the President finds the petition or information to be in accordance with the requirements of this Section, he shall refer the same to the appropriate Committee.

**Sec. 7. Inquiry by One or More Committees**

The President shall determine the Committee or Committees to which a speech, resolution, petition or information, as the case may be, shall be referred: Provided, however, That in case referral is made to two Committees, a joint investigation shall be held.

**Sec. 8. Preliminary Determination**

Except in cases of bills and resolutions (which do not call for an investigation or inquiry) filed for consideration, the Committee to which a speech, resolution, petition, or information has been referred by the President shall meet within five (5) days after such referral, with proper notice to all its members, in an executive meeting to determine the action it would take thereon.

A decision to conduct an inquiry shall require the concurrence of a majority of the members present provided there is a quorum.

The decision of a Committee, whether or not to conduct an inquiry, shall be reported to the Committee on Rules. The Committee on Rules shall then regularly inform the Senate of such action taken by the Committee.

**Sec. 9. Internal Rules**

A Committee which decides to conduct an inquiry may adopt internal rules of procedure for such inquiry, subject to these Rules.

**Sec. 10. Rule of Evidence**

Technical rules of evidence applicable to judicial proceedings which do not affect substantive rights need not be observed by the Committee.

**Sec. 11. Executive Session and Public Hearing**

(1) If the Committee believes that the interrogation of a witness in a public hearing might endanger national security, it may, motu proprio or upon motion of any interested party, conduct its inquiry in an executive session for the purpose of determining the necessity or advisability of conducting such interrogation thereafter in public hearing; (2) Attend-ance at executive sessions shall be limited to members of the Committee, its staff, other Members of the Senate, and other persons whose presence is requested or allowed by the Chairman; and (3) Testimony taken or material presented in an executive session, or any summary thereof, shall not be made public, in whole or in part, unless authorized by the Committee.

**Sec. 12. Testimony Under Oath**

All witnesses at executive sessions or public hearings who testify as to matters of fact shall give such testimony under oath or affirmation.

Witnesses may be called by the Committee on its own initiative or upon the request of the petitioner or person giving the information or any person who feels that he may be affected by the said inquiry.

**Sec. 13. Transcript of Testimony**

A complete and accurate record shall be kept of all testimonies and proceedings at hearings, both in public and in executive sessions.

Any witness or his counsel, at his expense, may obtain a transcript of any public testimony of the witness from the Committee Secretary.

Any witness or his counsel may also obtain a transcript of his testimonies given in executive sessions under the following conditions:

(1) When a special release of said testimony prior to public release is authorized by the Chairman; or

(2) After said testimony has been made public by the Committee.

**Sec. 14. Right to Counsel**

(1) At every hearing, public or executive, every witness shall be accorded the right of having a counsel of his own choice; and (2) Except as provided in the Internal Rules of the Committee on Ethics and Privileges, the participation of counsel during the course of any hearing and while the witness is testifying shall be limited to advising said witness as to his legal rights. Counsel shall not be permitted to engage in oral argument with the Committee, but shall confine his activity to the area of legal advice to his client.

**Sec. 15. Conduct of Counsel**

Counsel for a witness shall conduct himself in a professional, ethical and proper manner. His failure to do so shall subject such counsel to disciplinary action which may include a warning, censure, removal from the hearing room, or punishment for contempt.

In such case of such removal of counsel, the witness shall have a reasonable time to obtain another counsel. Should the witness deliberately or capriciously fail or refuse to obtain the services of another counsel, the hearing shall continue and the testimony of such witness shall be taken.

**Sec. 16. Statement of Witness**

(1) Any witness desiring to make a prepared or written statement for the record shall file a copy of such statement with the Committee Secretary not less than twenty-four (24) hours in advance of the hearing at which the statement is to be presented; and (2) All such statements or portions thereof so received which are relevant and germane to the subject of investigation may, at the conclusion of the testimony of the witness, be inserted in the official transcript of the proceedings.

**Sec. 17. Powers of the Committee**

The Committee shall have the powers of an investigating committee, including the power to summon witnesses and take their testimony and to issue subpoena and subpoena duces tecum, signed by its Chairman, or in his absence by the Acting Chairman, and approved by the President. Within Metro Manila, such process shall be served by the Sergeant-at-Arms or his assistant. Outside of Metro Manila, service may be made by the police of a municipality or city, upon request of the Secretary.

Witnesses who are not government officials summoned by the Committee shall be entitled, upon request, subject to the approval of the President, to reasonable transportation expenses, plus such amounts as may be deemed necessary to defray the cost of his stay in Metro Manila on a day-to-day basis.

**Sec. 18. Contempt**

The Committee, by a vote of a majority of all its members, may punish for contempt any witness before it who disobeys any order of the Committee or refuses to be sworn or to testify or to answer a proper question by the Committee or any of its members, or testifying, testifies falsely or evasively. A contempt of the Committee shall be deemed a contempt of the Senate. Such witness may be ordered by the Committee to be detained in such place as it may designate under the custody of the Sergeant-at-Arms until he agrees to produce the required documents, or to be sworn or to testify, or otherwise purge himself of that contempt.

**Sec. 19. Privilege Against Self-Incrimination**

A witness can invoke his right against self-incrimination only when a question which tends to elicit an answer that will incriminate him is propounded to him. However, he may offer to answer any question in an executive session.

No person can refuse to testify or be placed under oath or affirmation or answer questions before an incriminatory question is asked. His invocation of such right does not by itself excuse him from his duty to give testimony.

In such a case, the Committee, by a majority vote of the members present there being a quorum, shall determine whether the right has been properly invoked. If the Committee decides otherwise, it shall resume its investigation and the question or questions previously refused to be answered shall be repeated to the witness. If the latter continues to refuse to answer the question, the Committee may punish him for contempt for contumacious conduct.

**Sec. 20. Subcommittees; Delegation of Authority**

The Chairman of a Committee may create subcommittees as may be deemed necessary for the purpose of performing any and all acts which the Committee as a whole is authorized to do and perform, except the power to punish for contempt under Section 18 hereof.

**Sec. 21. General Counsel**

The following committees shall have their respective counsel: Committee on Accountability of Public Officers and Investigations; Committee on Ethics and Privileges; Committee on Justice and Human Rights; and the Oversight Committee on Government Operations.

**Sec. 22. Report of Committee**

Within fifteen (15) days after the conclusion of the inquiry, the Committee shall meet to begin the consideration of its Report.

The Report shall be approved by a majority vote of all its members. Concurring and dissenting reports may likewise be made by the members who do not sign the majority report within seventy-two (72) hours from the approval of the report. The number of members who sign reports concurring in the conclusions of the Committee Report shall be taken into account in determining whether the Report has been approved by a majority of the members: Provided, That the vote of a Member who submits both a concurring and dissenting opinion shall not be considered as part of the majority unless he expressly indicates his vote for the majority position.

The Report, together with any concurring and/or dissenting opinions, shall be filed with the Secretary of the Senate, who shall include the same in the next Order of Business.

**Sec. 23. Action on Report**

The Report, upon inclusion in the Order of Business, shall be referred to the Committee on Rules for assignment in the Calendar.

**Sec. 24. Effectivity***

These Rules shall take effect seven (7) days after publication in two (2) newspapers of general circulation.

(PDI - Dec. 1, 2006)

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VICTORIAS
MILLING COMPANY, INC.

## NOTICE OF ANNUAL MEETING OF STOCKHOLDERS

### TO ALL STOCKHOLDERS:

NOTICE IS HEREBY GIVEN that pursuant to Section 1, Article VIII of the Amended By-Laws, the Annual Stockholders' Meeting of **VICTORIAS MILLING COMPANY, INC. ("VMC")** will be held on **Tuesday, 06 February 2007**, at **9 o'clock a.m.**, at the **Fairways Dining Room**, Manila Golf & Country Club, Harvard Road, Forbes Park, Makati City.

The **Agenda** of the meeting will be as follows –

1) Call to Order
2) Certification of Notice to Stockholders and Presence of Quorum
3) Approval of the Minutes of the Stockholders' Meeting held on 07 February 2006
4) Presentation of the Annual Report
5) Ratification of Acts and Proceedings of the Board of Directors and Corporate Officers
6) Appointment of External Auditors
7) Election of Members of the Board of Directors
8) Other Matters
9) Adjournment

Minutes of the last Regular Stockholders' Meeting and resolutions of the Board of Directors from 01 January 2006 will be available for examination during office hours at the VMC Makati Office located at 9126 Sultana corner Honradez Streets, Barangay Olympia, Makati City.

Stockholders who will not, are unable to, or do not expect to attend the meeting in person may, at their option, designate their authorized representatives by means of a **PROXY** which should be submitted to Ms. Denia D. Austria at the VMC Makati Office, located at 9126 Sultana corner Honradez Streets, Barangay Olympia, Makati City, to Atty. Eva A. Vicencio-Rodriguez at VICMICO Compound, Victorias City, Negros Occidental, or to Fidelity Stock Transfers, Inc. at Ground Floor, Philex Building, 27 Brixton corner Fairlane Streets, Pasig City, Metro Manila **not later than 5 o'clock in the afternoon of 26 January 2007.**

Only stockholders of record as of **5 o'clock p.m. of 17 January 2007** shall be entitled to vote at this meeting.

**PLEASE NOTE THAT THE CORPORATION IS NOT SOLICITING PROXIES.**

With respect to the nominations and elections of all directors, pursuant to Section 4, Article VI and Section 8, Article VIII of the Amended By-Laws, stockholders must submit their nominations to the Nomination, Remuneration & Compensation Committee and the Corporate Secretary at the following addresses not later than 5 o'clock p.m. of 15 December 2006.

**NOMINATION, REMUNERATION & COMPENSATION COMMITTEE**
**OF THE BOARD OF DIRECTORS**
VICTORIAS MILLING COMPANY, INC.
9126 Sultana cor. Honradez Streets
Barangay Olympia, Makati City

**ATTY. SANTIAGO T. GABIONZA, JR.**
Corporate Secretary
VICTORIAS MILLING COMPANY, INC.
9126 Sultana cor. Honradez Streets
Barangay Olympia, Makati City

All nominations should include (i) signature of the nominating stockholder; (ii) acceptance and conformity of the nominee; (iii) curriculum vitae of the nominee; (iv) a statement that the nominee has all the qualifications and none of the disqualifications as set forth in the corporation's manual on corporate governance, Section 38 of the Securities Regulation Code ("SRC"), Rule 38 of the SRC, the SEC Memorandum Circular No. 2, Series of 2002 dated 05 April 2002, and the SEC Memorandum Circular No. 16 dated 28 November 2002; (v) information on the relationship of the nominee to the stockholder submitting the nomination; and (vi) all relevant information about the nominee's qualification.

For your convenience in registering your attendance, please present any form of identification, such as driver's license, passport, voter's I.D., Social Security System member card or Tax Identification Number Card. Your duly designated proxy is required to present a copy of the duly executed proxy form. Registration will start at 7:00 a.m. and will close at exactly 8:30 a.m. Please be guided accordingly.

**(Sgd.)SANTIAGO T. GABIONZA, JR.**
Corporate Secretary

(PDI - December 1, 2006)

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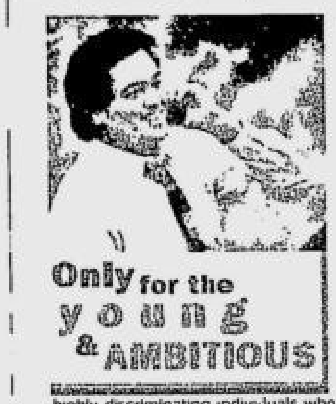

*BPI Bancassurance, Inc.*
A subsidiary of the Bank of the Philippine Islands

We are a subsidiary of the Bank of the Philippine Islands, one of Asia's most respected financial institutions, and a member of the Ayala Group of Companies.

We cater to the financial services requirements of the country's affluent market, and we offer information, advice, and solutions on protection, investment, and savings.

We need young and aggressive individuals raring to explore their potentials in the field of financial advising. We want our advisers to be:

- **INTELLIGENT**: You must be able to quickly comprehend a whole range of financial services products; and must be able to think on your feet and match products to customer needs instantaneously
- **CONFIDENT**: You must carry yourself with confidence and pride in your work; you will be dealing with professionals, self-made millionaires, and highly discriminating individuals who should be impressed by your product knowledge and your conviction in the advice you dispense
- **ARTICULATE**: You must be able to communicate concepts and solutions clearly to our very intelligent and discerning clientele
- **AMBITIOUS**: You must desire to outgrow your position after the 1st year and move on to greater challenges in the organization. The company is growing and will need young leaders to take us to the next level.

Applicants must be under 26 years of age; should be a graduate of a business course with less than 2 failing marks; active in student or civic organizations. Sales experience would be an advantage but not necessary; being fluent in Chinese would be a major advantage.

We wish to increase our presence in Greater Metro Manila, Metro Cebu, Metro Davao, Cagayan de Oro City, Iloilo City, Baguio City, and Dagupan City; residents of these areas will be preferred.

Metro Manila applicants should handcarry their resume, 2x2 photo, and copy of transcript of records to the address indicated below, from December 4 to 6, from 10:30 am – 3:00 pm. Qualified candidates who pass the initial screening will be asked to stay for testing.

For candidates for our provincial posts, please send requirements to:

*Via Postal Service – send to*
Ms. Nova Castillo
BPI Bancassurance, Inc.
15/F Ayala Life-FGU Center
6811 Ayala Avenue
1226 Makati City

*Via e-mail – send to*
bancassurance@bpi.com.ph

A career with BPI Bancassurance, Inc. offers a rich learning and growth experience. Comprehensive training programs, attractive incentive packages, and a promising career in a fast-growing industry await successful candidates. Move one step closer to reaching your dreams.

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# Step Up is here!

AFTER WEEKS OF WAITING, THE biggest and grandest event for health is finally here! People, now is the time to Step Up! Coca-Cola actively promotes living a healthy and active lifestyle. That's why on Dec. 3, The Coca-Cola Export Corp (TCCEC) will be holding STEP-UP Manila at the Market! Market! Activity Center, The Fort. Step Up is an event that combines the fun of living a healthy and active lifestyle with the joy of making a difference in people's lives. You not only get to have fun and get healthy, you also get to help other people. There's not better deal than that! How does Step Up work? Step 1: Choose your workout session. The whole day is divided into one-hour workout sessions to be led by fitness experts from Fitness First, the premier gym and fitness center in the country. You can choose any activity you want to join. Step 2: Count your Calories. Every calorie you burn through the workouts will be converted by Coca-Cola into one peso. This in turn will be donated to the specified charity for the hour. Step 3: Help more. Each session will benefit a different charity. These include the Center for Environmental Awareness, Project Brave Kids, Department of Education, Red Cross, Nutrition Foundation of the Philippines, Food and Nutrition Research Institute, Operation Smile, Gabriel Symphony Foundation, Philippine General Hospital, and the GMA Kapuso Foundation. So the more sessions you join and the more you lose calories, the more charities you can help. Live a healthy and active lifestyle today. Join Step Up and to start making a difference in your health and in other people's lives as well. Help out! Sweat it Out!

Republic of the Philippines
**DEPARTMENT OF LABOR AND EMPLOYMENT**
**National Capital Region**
DY Int'l Bldg., 1650 San Marcelino
cor. General Malvar St., Malate, Manila

## NOTICE OF FILING OF APPLICATION/S FOR ALIEN EMPLOYMENT PERMIT/S (AEP/S)

Notice is hereby given that the following companies/employers have filed with this Regional Office application/s for Alien Employment Permit/s:

| Name and address of Company/Employer | Name of Foreign National | Position |
|---|---|---|
| **LETSPEAK ENGLISH INSTITUTE, INC.**<br>146 Pasig Blvd.,<br>Bagong Ilog, Pasig City | Seongchan Kim | Vice President |
| **PHILIPPINE CULTURAL HIGH SCHOOL INC.**<br>1253 J. Abad Santos Ave.,<br>Tondo, Manila | Lilan Lu | Mandarin Language Teacher |
| **SECURE COMMERCE, INC.**<br>1901, 88 Corporate Center,<br>141 Valero cor. Sedeno St.,<br>Salcedo Village, Makati City | Shaun Kerman Paterson | International Sales Manager - Banking Solutions |
| **MARIGOLD PHARMA CORPORATION**<br>413 Escolta St., Sta. Cruz, Manila | Mohammadreza Abmadi | Foreign Consultant |
| **NEUNGYULE EDUPHONE, INC.**<br>9/F, IBM Plaza, #8 Eastwood Ave.,<br>Eastwood Cyberpark City,<br>Bagumbayan, Quezon City | Jung Sik Choi | Data Base Administrator |
| **NEUNGYULE EDUPHONE, INC.**<br>9/F, IBM Plaza, #8 Eastwood Ave.,<br>Eastwood Cyberpark City,<br>Bagumbayan, Quezon City | Yun Si Kim | Executive Director |

If you have any information/objection to the above mentioned application/s please communicate with the Regional Director.

ERNESTO C. BIHIS
OIC, Regional Director

(PDI - Dec. 1, 2006)

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## NOTICE TO THE PUBLIC

This is to inform the public that **Ms. Selina Ma. Angela P. Cabañero** and **Ms. Ma. Leah V. Cordero Eleazar** are no longer connected with **NET SHIP MANAGEMENT INC.**

Any transaction entered by them on behalf of the company shall not be honored.

This is per **POEA** requirement.

**NET SHIP MANAGEMENT INC.**

(PDI-Dec. 1, 2006)

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## NOTICE TO THE PUBLIC

This is to inform that **ACCESS INTERNATIONAL MANPOWER AND OFFSHORE PLACEMENT, INC.** with office address at Room 407 Topaz Bldg., 99-101 Kamias Road, Quezon City is applying for issuance of license to POEA below are the list of Incorporators and Officers:

| Name | Position |
|---|---|
| Maria Socorro B. De Leon | Chairman of the Board/President |
| Expedito Z. Bagunu | Board Member |
| Dave A. Bagunu | Board Member |
| Ramon A. Bagunu | Board Member |
| Delia D. Bagunu | Board Member |
| Leonides F. Balmeo | Corp. Secretary/Bord Member |

(PDI - Dec. 1, 2006)

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## FOR SALE

**CUBAO LOT**
**BANAHAW/EDSA**
**1,108 SQM**
**26MTRS FRONTAGE**
**IDEAL FOR RESIDENTIAL COMMERCIAL BLDG.**

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## Novena to Saint Claire

Ask St. Claire for 3 favors: 1 business, 2 impossible, Say 8 Hail Marys for 9 days with lighted candles. Pray whether you believe it or not. Publish on the 9th day. May the Sacred Heart of Jesus be praised adored and glorified today and every day. Request will be granted no matter how impossible it seems. St. Clarie, St. Jude, St. Therese, Infant of Praque, St. Ann, St. Joseph, Pray for us.

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Agencia de Makati
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**Tel Nos. 249 - 1818 / 682 -2858**
**0922-8160417 / 0916-2069813**
**0918-5886075**

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THE SEARCH COMMITTEE FOR CHANCELLORSHIP OF
MSU – GENERAL SANTOS
*announces the opening of the*

## SEARCH FOR THE MSU – GENERAL SANTOS CHANCELLOR

**Minimum Qualification:**

1. Must have an earned masteral degree or its equivalent (Ll.B. or M.D.)
2. Preferably 35 to 60 years of age at the time of application
3. Has a relevant managerial and administrative experience
4. Morally upright and has never been convicted of any crime

In addition, nominees or interested applicants are required to submit eight (8) sets of the following documents together with a duly filled application form:

A. Detailed curriculum vitae and certified supporting documents
B. Vision, mission, and management plan for MSU – General Santos
C. Clearances from the following:
  - Sandigan Bayan
  - Civil Service Commission
  - Ombusdman
D. Medical Certificate

Nominees or interested applicants may get application form from, and are requested to submit the requirements not later than 2 January 2007 to:

**DR. NASRODEN B. GURO**
Chair, Search Committee for Chancellorship of MSU - General Santos
Office of the Vice-President for Academic Affairs, or to

**MR. ILDEFONSO H. LOABLE**
Secretary, Search Committee for Chancellorship of MSU - General Santos
Office of the Registrar, MSU – General Santos, Fatima, General Santos City
Tel. No. (083) 380-7184 Fax No. (083) 380-7167

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## CONSTRUCTION PROJECT MANAGER/ENGINEER

Seeking qualified Philippine National with good English communication skills, experienced in commercial construction project engineering or project management. Must possess good computer skills and drafting ability.

**Email resume and inquiries to:**
**thompsonr@navfacpacific.us**

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## Contact Center Agents needed:

Graduates of four (4) year courses, preferably legal management and other related courses. Good command of the English language a must. Please send your resume to **marklaw.ph@gmail.com** or fax to **247-2407**. You will be contacted via phone for interview date, time and venue, which will be held starting 1 December 2006 in Makati.

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WANTED
**ACCOUNTING**
**COMPUTER SECRETARY**
College Grad. ' Female
**EXPERT COOK**
· Female at least 40 Yrs old stay in only
**TELEPHONE OPERATOR**
**SECRETARY**
· Fluent in English, Female
· Pleasant personality
Apply at: 3 Diamond Rd Kaybiga, Caloocan City
Tel 939-8119 / 939-8170

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Republic of the Philippines
**Province of Tarlac**
**Municipality of Santa Ignacia**
**Second Agrarian Reform Communities Development Project (ARCDP II)**
**Rehabilitation of 2.6647 Concepcion-Mangrobang Road**
**IBRD Loan 7152-PH**

## INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

December 1, 2006

The Government of the Philippines (GOP) has received a loan from The World Bank toward the cost of the Second Agrarian Reform Communities Development Project (ARCDPII) and it intends to apply part of the proceeds of this loan, together with the LGU counterpart funds, to payments under the contract for Rehabilitation of 2.6347 kms. Concepcion-Mangrobang Road under Contract Number RRR 05-157-02 KAP-T.

The Municipality of Santa Ignacia Province of Tarlac now invites sealed Bids from eligible Bidders for the Rehabilitation of 2.6347 kms. Concepcion-Mangrobang Road located at Barangay Calipayan under Contract No. RRR 05-157-02 KAP-T and is expected to be completed and delivered within 90 Calendar Days from the date of the official start of the subproject.

DESCRIPTION OF WORKS

| Item No. | Description of Works | Quantity | Unit |
|---|---|---|---|
| 10 | Clearing and Grubbing | 13,173.30 | Sq.M. |
| 12 | Roadway Excavation | 3,557.45 | Cu.M. |
| 14(1) | Embankment (from Excavated Materials) | 3,557.45 | Cu.M. |
| 14(2) | Embankment (using Borrow Materials) | 5,020.50 | Cu.M. |
| 15 | Subgrade Preparation | 5,250.00 | Sq.M. |
| 20 | Aggregate Subbase Course | 2,371.19 | Cu.M. |
| 21 | Aggregate Base Course | 1,580.80 | Cu.M. |
| 43 | Reinforcing Steel Bar | 1,853.16 | Kgs. |
| 50 | Installation RCPC w/ Head Wall | 66.00 | l.m. |
| 44 | Structural Concrete | 20.88 | l.m. |

Bidding will be conducted through open competitive bidding procedures as specified in the Implementing Rules and Regulations (IRR) of Republic Act No. 9184 (R.A. 9184), otherwise known as the Government Procurement Reform Act. Subject to exceptions stated in this Bidding Documents, only Bids from Bidders who pass an eligibility check will be opened. The Bidder with the Lowest Calculated Bid (LCB) shall advance to the post-qualification stage in order to finally determine its responsiveness to the technical and financial requirements of the project. The contract shall then be awarded to the Lowest Calculated Responsive Bidder (LCRB) who was determined as such during post-qualification. The Estimated Project Cost is Four Million Seven Hundred Ninety Nine Thousand Four Hundred Seventeen & 56/100 (P4,799,417.56) Pesos.

The documents required in the Eligibility Documents shall be submitted as part of the Technical Documents of the Bidders as provided in the Instruction to Bidders.

Interested eligible Bidders may obtain further information from the LGU-BAC of Santa Ignacia, Tarlac and inspect the Bidding Documents at the address given below from 8:00 A.M. to 5:00 P.M. on December 4, 2006 to January 4, 2007.

A complete set of Bidding Documents in English may be purchased by interested Bidders from the address below and upon payment of a non-refundable fee of PhP 5,000.00. The Bidding Documents shall be received personally by the bidder or his authorized representative on or before 10:00 A.M January 4, 2007.

The LGU-BAC of Santa Ignacia, Tarlac will hold a Pre-Bid Conference open to all Eligible Bidders on December 19, 2006 at 10:00 A.M. at the following address, Conference Hall, Municipality of Santa Ignacia, Province of Tarlac.

Eligible Bidders must submit their Bids at the address below on or before 10:00 A.M. January 4, 2007 Bids must be accompanied by a Bid Security in the form of *CASH, MANAGER'S CHECK, CASHIER'S CHECK AND BANK GUARANTEE* and in an amount of PHP 72,000.00 or an equivalent amount in a freely convertible currency. Late Bids shall not be accepted. Bids opening shall be at 10:00 A.M. January 4, 2007 at the Conference Hall, Municipality of Santa Ignacia. Bids will be opened in the presence of the Bidder's representatives who choose to attend at the address below at the Conference Hall, Municipality of Santa Ignacia.

Minimum Equipment Required: Bulldozer (1 unit)-owned; Road Roller (1 unit)-owned, Vibratory Compactor (1 unit)-owned; Road Grader (1 unit)-owned; Loader (1 unit)-owned; Dumptruck (3 units)-owned Water Truck (1 unit)-leased/owned; survey instruments-(leased/owned).

Completion of the Works is 90 Calendar Days from the official start of the subproject.

The LGU-BAC of Santa Ignacia, Tarlac reserves the right to accept or reject any Bid, to annul the bidding process, and to reject all Bids at any time prior to contract award without thereby incurring any liability to the affected Bidder or Bidders

ARCDPII-LGU-BAC Municipality of Santa Ignacia, Tarlac.
MR. ADOLFO P. FOLLOSCO
ARCDPII-LGU-BAC Chairman
Municipality of Santa Ignacia
Province of Tarlac
Telephone # 045-605-0203

(Sgd.)MR. ADOLFO P. FOLLOSCO
ARCDPII-LGU-BAC Chairman

(PDI – December 1, 2006)

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**BENGUET ELECTRIC COOPERATIVE, INC.**
Alapang, La Trinidad, Benguet Electric Cooperative, Inc
Tel. Nos. (074) 444-9201 / (074) 444-8395 Fax No. (074) 444-9638

## INVITATION TO A PRE-QUALIFICATION CONFERENCE AND SEALED BIDDING

Interested parties are hereby invited to a **PRE-QUALIFICATION CONFERENCE** and **SEALED BIDDING** for the supply of one (1) lot Supervisory Control and Data Acquisition (SCADA) Automation Project of the North Sanitary Camp Substation, and two (2) and three (3) inches thermal paper.

The **PRE-QUALIFICATION CONFERENCE** will be held on **05 December 2006 at 10:00 A.M.** at the Punctuality Hall, BENECO Building, DPS Compound, Utility Road, Baguio City. The complete technical specifications for this substation automation project and other related matters will be discussed.

Prospective bidders must submit their Company Profile; Income Tax Returns and Audited Financial Statements for the past three (3) years and Track Record.

Bid documents are available to prospective bidders upon payment of non-refundable amount of P1,000.00.

**SEALED BIDS** must be received on or before **13 December 2006** at **10:00 A.M.** at the Punctuality Hall, BENECO Building, DPS Compound, Utility Road, Baguio City. **OPENING OF BIDS** will be on the same date, time and venue.

Only those who were present during the Pre-Qualification Conference and who submitted the above-enumerated requirements will be allowed during the Bidding Proper.

BENECO reserves the right to reject any and all bids, waive any informality in the bids received and to accept such bid most advantageous to the BENECO.

(Sgd.) **GERARDO P. VERZOSA**
General Manager

(PDI – Nov. 29 & Dec.1, 2006)

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## COMMUNITY INFRASTRUCTURE, LOCAL GOVERNANCE, AGRI-BUSINESS, EDUCATION, REINTEGRATION OF EX-COMBATANTS AND PROJECT ADMINISTRATION EXPERTS

**Chemonics International (www.chemonics.com)** seeks experts in the fields of community and mid-scale infrastructure, local governance, agri-business, education, and reintegration of ex-combatants for long and short-term assignments under an anticipated three to four-year USAID project in Mindanao, Philippines.

***Minimum Qualifications:***

- Five years experience in fields listed above. Experience working with USAID or other donors preferred.
- Advanced degree in law, governance, economics, public administration/ finance or related field preferred.
- Five years of relevant experience in the Philippines or Southeast Asia. Experience in Mindanao preferred.
- Strong written and verbal communication skills in English and Filipino.

Project administration candidates are also sought to support project technical activities. Experience in the following fields is desired: operations management, communications, monitoring and evaluation, training, finance and accounting, grants management, procurement and information technology.

***Qualifications:***

- Five years experience working on donor projects in fields listed above.
- USAID related procurement and contracting experience preferred.
- Five years of relevant experience in the Philippines or Southeast Asia.
- Strong written and verbal communication skills in English and Filipino.

Please send a chronological CV, 3-4 references and a brief cover letter to: **philrecruit@chemonics.com** by December 15, 2006. Specify position in email subject line.Final candidates will be contacted for interviews.

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# OBITUARIES

In Loving Remembrance
on the Second Death Anniversary of

## JOHNSON ROBERT L. GO, SR.

(October 11, 1934 – December 1, 2004)

Holy Masses will be offered today at the following churches:

| | |
|---|---|
| **Christ the King Parish**, Greenmeadows, Q.C. | 6:00 p.m. |
| **Holy Family Chapel**, Eastwood, Libis, Q.C. | 12:15 p.m. |
| **Maria de la Strada Parish Church**, La Vista Subd., Q.C. | 6:00 p.m. |
| **Mary the Queen Parish**, Greenhills West, San Juan | 6:00 p.m. |
| **Our Lady of Mt. Carmel Parish**, Broadway, Q.C. | 6:00 a.m. |
| **Parish of the Holy Sacrifice**, U.P. Diliman Campus, Q.C. | 6:00 p.m. |
| **Santuario de San Antonio**, Forbes Park, Makati City | 6:00 p.m. |
| **Santuario de San Jose**, Greenhills East, San Juan | 6:15 p.m. |
| **Shrine of Mary, Queen of Peace**, EDSA Cor. Ortigas Avenue, Q.C. | 5:30 p.m. |
| **St. Andrew the Apostle Parish**, Bel Air, Makati City | 6:30 p.m. |
| **St. Francis Parish Church**, Shaw Boulevard, Mandaluyong City | 6:00 p.m. |
| **St. John Bosco Parish**, Arnaiz Street, Makati City | 6:00 p.m. |
| **St. John the Baptist Parish Church**, Pinaglabanan, San Juan | 6:15 p.m. |

The **JRL Go Children's Memorial Library** is grateful to various friends and donors for their generous contributions, encouragement and moral support in the setting up of children's libraries in Johnson's honor. To date two such libraries are operating, to the benefit of mostly under-privileged children in Taytay, Rizal and Manjuyod, Negros Oriental.

Thank you for sharing in our tribute to Johnson whose love, wisdom, and example continue to inspire us, and whose memory we shall always hold dear.

## PNOC DEVELOPMENT AND MANAGEMENT CORPORATION

PNOC

# INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The PNOC Development and Management Corporation (PDMC), a subsidiary of Philippine National Oil Company, invites all interested bidders to bid for the SALE on an "as-is where-is" basis the following properties:

| Location of Property | Classification | Area (sq. m.) |
|---|---|---|
| 1. Site 2A, Brgy. Ligtong, Rosario, Cavite | Industrial / Special Economic Zone | 415,942 |
| 2. Site 1B, Brgy. Tejeros Convention, Rosario, Cavite | Commercial | 7,088 |

Bid forms and Terms of Reference may be secured after payment of non-refundable amount of P10,000.00 during office hours, Monday to Friday, 8:00 am to 5:00 pm from the Bids and Awards Committee, 5F PNOC Bldg. 6, Energy Center, Merritt Road, Fort Bonifacio, Metro Manila.

For parties interested to bid, schedule of activities are as follows: 1) pre-bid conference shall be conducted on December 13, 2006 at 2:00 pm; 2) deadline for the submission of bids shall be on January 17, 2007 at 2:00 pm; 3) opening of eligibility documents shall be on January 17, 2007 at 2:15 pm; and 4) opening of the financial bid shall be on January 29, 2007 at 2:00 pm at the above address.

The bidder further acknowledges that he/she has been given every opportunity to investigate, inspect and verify the properties offered for sale to ascertain the actual conditions thereof as well as the status of the titles. The sale of the properties shall be on an "AS-IS WHERE-IS" basis and the winning bidder shall undertake the responsibility to acquire and maintain peaceful possession and enjoyment of the property without seeking the assistance of PDMC. If for any reason the abovementioned dates are declared non-working holidays, the bidding activities shall be held on the next working day at the same time and place aforementioned. PDMC reserves the right to reject any and all bids/offers or to waive any formality thereto and/or accept any such bids/offers or portions thereof as may be advantageous to PDMC. For inquiries, please call tel. nos. 8402652 to 53.

(Sgd.) **FLORENDO R. GARCIA, JR.**
Chairman
Bids and Awards Committee

(PDI-Dec. 1, 2 & 3, 2006)

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# OBITUARIES

*"I am the way, the truth and the life. No one comes to the Father except through Me."*
John 14:6

---

Our Dearly Beloved

## LUISA C. CRUZ

**of Dampalit, Malabon City**
*Peacefully joined our Lord*
*on 28 November 2006 at the age of 83.*

Her loving husband, Modesto, Sr.; children Ernie & Helen, Mauel & Karen, Caloy & Nita, Jun & Jiji, Baby & Caloy, Butch & Diane, Susan & Dennis, and Jojo; grandchildren and great grandchildren; all relatives and friends request your prayers for the eternal repose of her soul.

Her remains lie in state at the Arlington Memorial Chapel, G. Araneta Ave., Q.C. and will be transferred to Dampalit, Malabon on 2 December 2006 at 8:00 a.m.

Interment will be at Holy Cross Memorial Park, Novaliches, Q.C. on Sunday, December 3, 2006 after the 2:00 p.m. Mass at the Sto. Rosario Parish Church, Dampalit, Malabon City.

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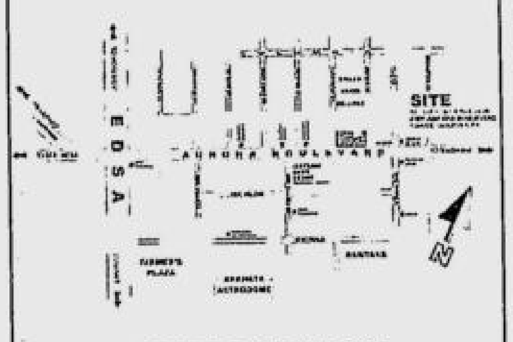

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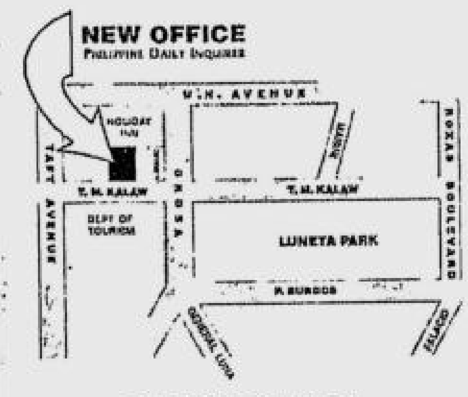

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*Contact Persons: Emy, Tin', Bheng & Carlo*

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## DEATH NOTICES

### JOSELITO D. NARCISO

*Peacefully joined our Lord*
*on November 1, 2006 at the age of 44.*

His remains lie in state at No. 96 Sampaloc St., Libtong, Meycauayan, Bulacan.

Interment will be on Sunday, December 3, 2006, 2:00 p.m. at Pandayan Memorial Park, Meycauayan, Bulacan.

### ANASTACIA C. HIZON

*Died in the grace of our Lord*
*on November 26, 2006.*

Interment will be on December 3, 2006 at the Pasig City Municipal Cemetery after the 10am Mass at Loyola Memorial Chapels.

---

**The Philippine Mortuary Association, Incorporated**

invites its members to attend the

**GENERAL MEMBERSHIP MEETING**

scheduled on December 1, 2006
(Monday) at 2:00 pm
at The Heritage Park,
Mortuary and Crematory
Bayani Road, Fort Bonifacio,
Taguig City, Metro Manila.
The **Annual Christmas Party**
will immediately follow.
For details, please call Mr. Benjie
Dychanco at 0917-8904000

---

# FELIZA T. CO

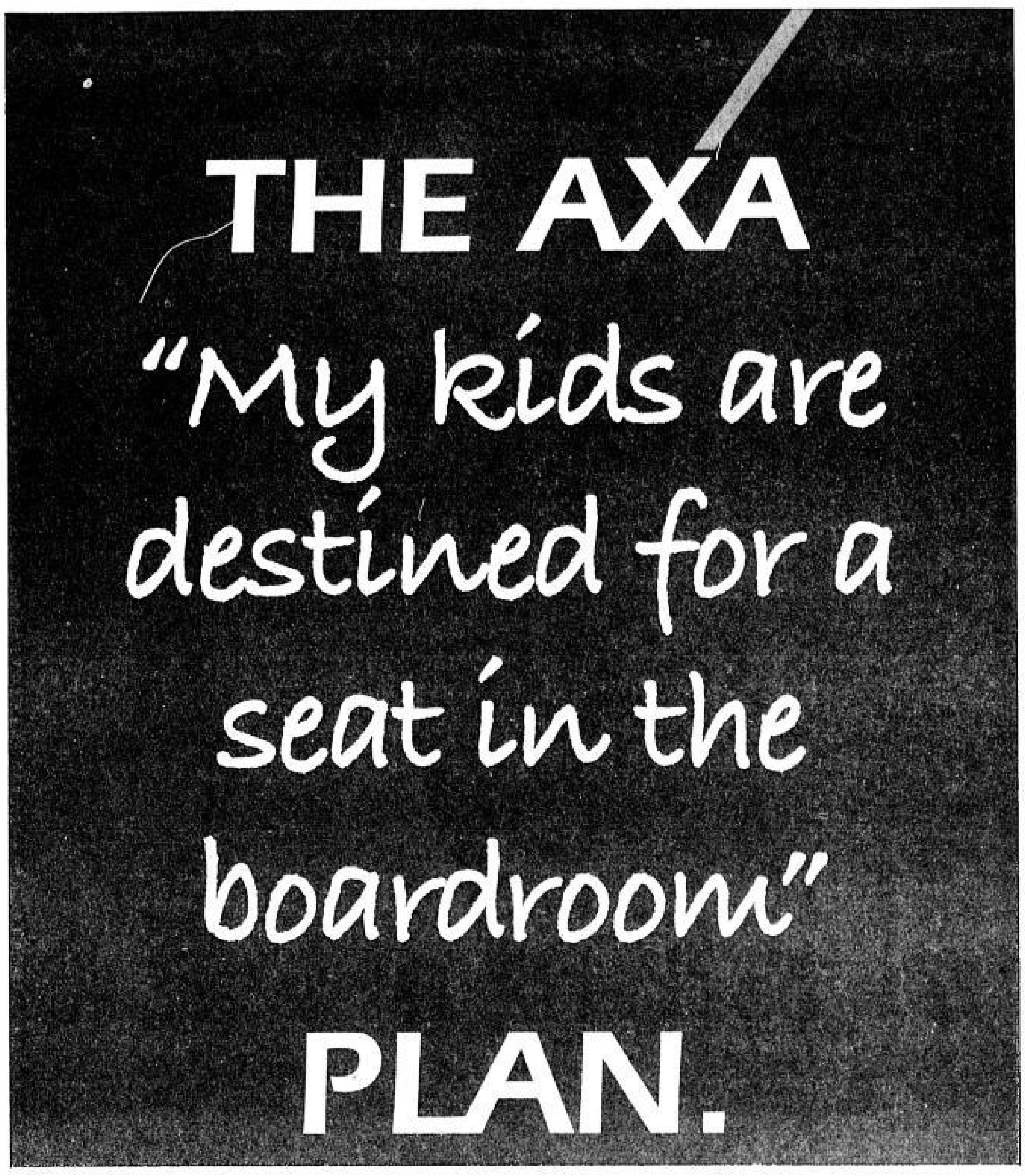
*Peacefully joined her Creator and husband, **Jacinto Co (Co Kong Yao)**, on November 28, 2006 at the age of 93.*

She is survived by her children: **Virginia** and Juan Chan (†), **Remedios** and Robert Ng (†), **Mercedes** (†) and William Sy, **Antonio** and Loretta Ty, **Benjamin** (†), **Cecilia** and Lee Oei (†), **Johnny** and Judy Ang; grandchildren: **Andrew** & Debbie, **James** & Bernadette, **Mary Ann**, **Peter** & Heather, **Michael**, **Johnsten Jervase**, **Jan Vincent**, **John Jacob**, **Samuel**, **Edwin** & Elizabeth, **Edith** & Robert, **David** & Natalie, **Walter**, **Ivan** & Christine, **Nelson** & Jhoanna, **Miriam**, **Williamson** & Jean, **Mark** & Sandy, **Lisa**; great grandchildren: **Daphne**, **Cedric James**, **Aldrich Steven**, **Esther Danielle**, **Ryan Earle**, **Ralph Erik**, **Ranald Ean**, **Caitlin Faith**, **Sophia Dominique**, **Nathan Jeremy**, **Aaron Craig**, **Stephanie**, **Samantha Isabel**, **Jeanina Francesca**, **Bianca Jessica**, **Mia Isabella**, **Janine**, **Hanna** and **Christopher Stephen**; sisters **Teresita** & **Celina**, nephews, nieces and relatives.

Her remains lie in state at the Capilla del Señor, Santuario de San Antonio, Forbes Park, Makati City.

The Necrological Service will be on December 2, 2006 at 8:30 a.m. Interment will follow at 9:00 a.m. at the Manila Memorial Park, Sucat Parañaque.

# BUSINESS



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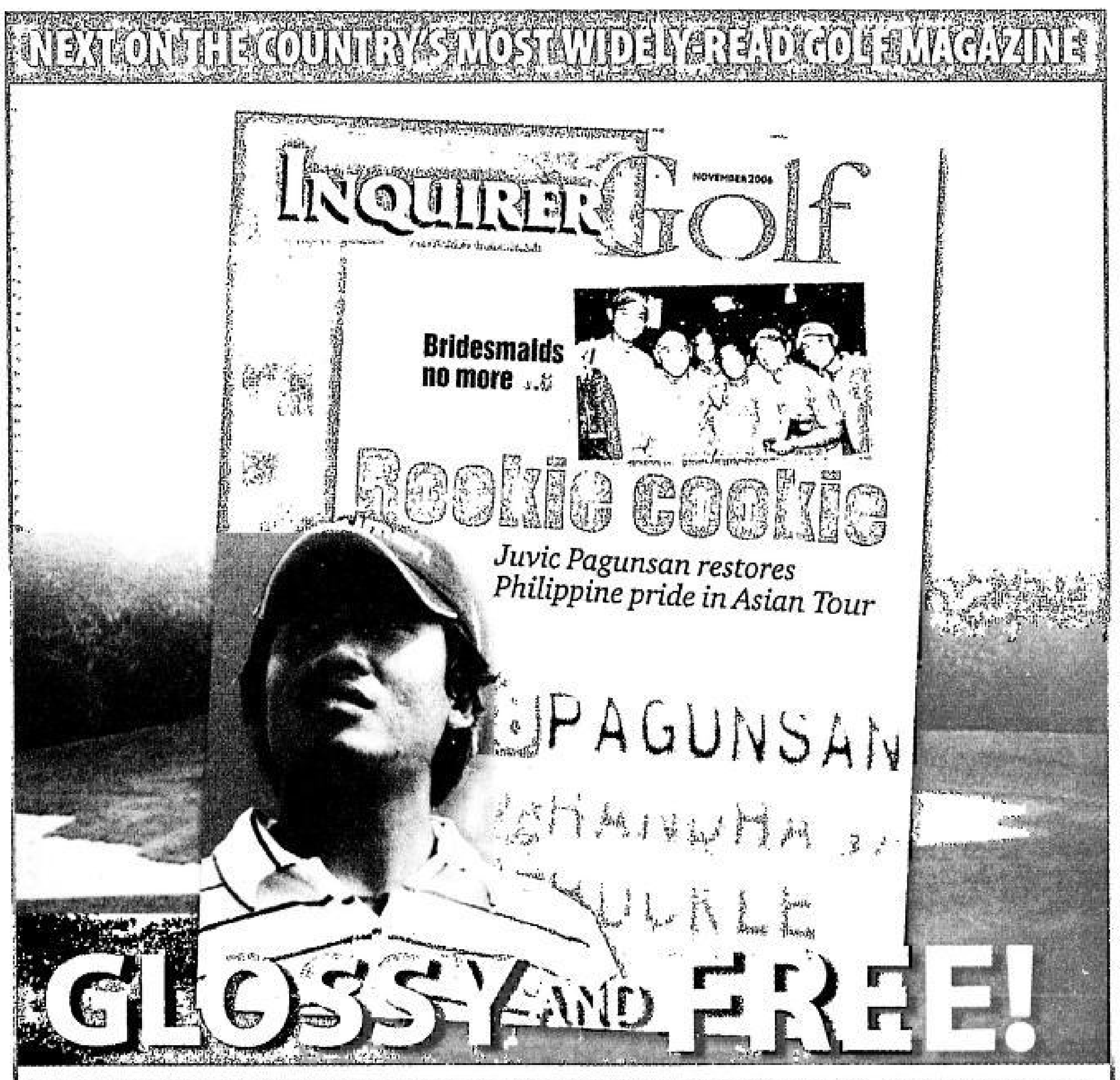

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**Visayas** Alta Vista Golf and Country Club, Cebu Country Club, Negros Occidental Golf and Country Club & Iloilo Golf and Country Club

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# Gov't puts on hold rewards due top BIR performers

## Whole agency must meet its targets

**By Michelle V. Remo**

BAD NEWS FOR OVERPERFORMING TAX collectors of the Bureau of Internal Revenue.

Albay Rep. Joey Salceda clarified that tax collectors who had surpassed their individual revenue targets would only be given monetary incentives if the entire BIR meets its full-year tax collection goal.

"It should be a system-wide teamwork," Salceda said. "The law is clear. It only becomes vague when it is not in favor of somebody," he added.

This means that there's a chance that the regions that exceeded their collection goal will not get their promised rewards because the BIR as an agency is short of its target.

The BIR is tasked to collect P675.4 billion for 2006.

As of October, it has already collected P532.8 billion in taxes, roughly P19 billion short of its 10-month goal.

Earlier, Nelson Aspe, director of the BIR's revenue region in Makati City, said his office would ask Congress to clarify the guidelines covering the granting of rewards under the Lateral Attrition Law.

The law provided for monetary incentives for those who surpass their targets, and penalties on those who will fall short of expectations.

Penalties may be in the form of transfer to another assignment, demotion or even dismissal.

Aspe said employees in his office expected to get rewards given their encouraging performance.

The Makati revenue region is expected to hit its full-year goal of P77.3 billion.

As of end-September, Aspe said his office had already collected P68 billion.

BIR Commissioner Jose Mario Buñag, on the other hand, said overperforming employees of the BIR would still be given incentives, although not in the monetary form.

An overperforming revenue region, on the other hand, would be given additional resources, such as computers for their libraries.

**TERESITA CALES** of La Trinidad, Benguet displays her wine made from ube or sweet yam during the 2nd Benguet Adivay festival. Cales said the 42-member Kayabang Multipurpose Cooperative discovered the intoxicating byproduct of the ordinary rootcrop and has been manufacturing wine since June 2005.
EV ESPIRITU/INQUIRER NORTHERN LUZON

# Lafayette to resume mining operations in Rapu Rapu

**By Christine A. Gaylican**

LAFAYETTE PHILIPPINES INC. IS EXPECTED to resume the commercial operation of its Rapu Rapu mine facility in Albay this month as it has so far passed the environment standards set by the Department of Environment and Natural Resources.

Horace Ramos, director of the DENR's Mines and Geosciences Bureau, said an independent team of experts led by Dr. Carlos Primo David of the University of the Philippines and Marcelo Bolanos of the Chamber of Mines had inspected the mine and had so far found the integrity and design of Lafayette's facility "acceptable."

Ramos said that the independent team had made additional recommendations to further improve the critical mine facilities, including the acid mine drainage dam.

The Lafayette project on Rapu Rapu Island, one of 24 promoted by the government to revive the country's once-mighty mining sector, suspended operations due to cyanide spills traced to the acid drainage dam.

Lafayette paid a fine of P10.4 million ($206,000) in June to compensate for the spills.

South Korea's LG Co. International Ltd. and the South Korean government's resources investment arm, KORES, hold a combined 26 percent of Lafayette Philippines Inc.

The rest is held by an Australian company.

Lafayette was allowed to test run its repaired facilities for 30 days in September, after which it sought and was granted a 60-day extension ending Nov. 8.

Saying it needed more time to test its facilities, Lafayette had asked for a last 30-day extension to make up for time lost due to Typhoon "Milenyo."

Environment Secretary Angelo Reyes said in a statement that the second extension ending Dec. 8 would enable Lafayette to present more proof that it had complied with the Environment Department's standards on safe and sustainable mining.

"We will not allow Lafayette to operate until it has shown that it has complied with all the requirements ... particularly the environment, social and technical responsibilities," Reyes said.

The Rapu Rapu mine is the first foreign-owned mine to open in the Philippines after the Supreme Court upheld in December 2004 the legality of a law allowing foreign firms to own 100 percent of mining companies.

Foreign firms were previously restricted to a 40-percent stake.

Before the suspension of its operations, the Rapu Rapu mine was forecast to generate revenues of $350 million a year from the production of 10,000 tons of copper in concentrate, 14,000 tons of zinc, 50,000 ounces of gold and 600,000 ounces of silver.

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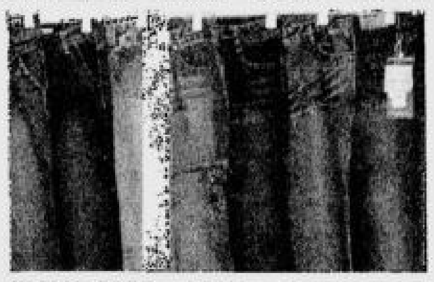
*Business Features Editor*
**Margie Quimpo-Espino**

# Bargain centers keep Christmas spirit alive

**CANDLE** gift sets: P200 (retail); P150 (wholesale)



**JEANS:** P150 to P500 a pair

## Penny pinchers find oasis in Binondo mall

**Text and photos by Amy R. Remo and Tess S. Samaniego**

STRETCHING YOUR HARD-earned peso to buy a hundred or so gifts for family, friends, officemates and godchildren may be quite a challenge these days.

It is for this reason that the "discount divas," spendthrifts, bargain hunters and even wise fashionistas all come to the famed 168 Shopping Mall for a good, cheap find.

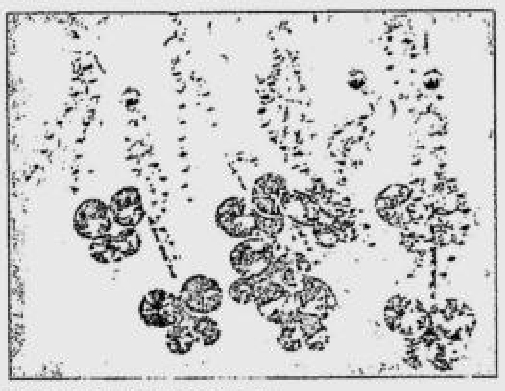
Located on Soler/Sta. Elena Street, Binondo, Manila, 168 Mall is one of the metro's ultimate shopping meccas—a treasure trove of cheap goods from accessories, footwear, novelty items, toys, flowers to knickknacks that either make unique gifts or cheap products to be sold in other tiangges at a higher price.

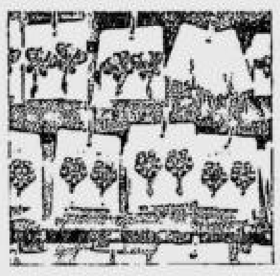
While some of these goods are sourced locally, most are imported from China and Korea.

The mall opens at 7:30 a.m. from Monday to Sunday, but it usually takes 30 minutes to an hour for stall owners to set up their goods.

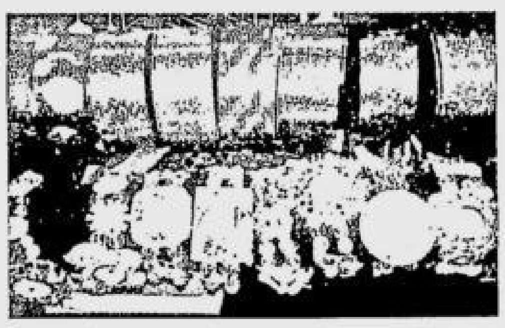
Some tips to keep in mind:

- Buy in bulk (wholesale: minimum of six pieces) so you can get a 30-50 percent discount.
- Learn how to haggle the friendly way.
- Have the patience to go around each stall (most stalls offer the same products; some are priced higher by P10 to P20; and in 168, P20 can already buy you another neat gift item).
- Dress in comfortable clothes; wear slippers and prepare yourself for the long haul (browsing through three floors and more than 1,000 stalls can be quite a workout!)
- Bring cash in small denominations (P100s) and change. It's all cash basis here.
- Bring bare necessities. (Don't bring phones or bulky bags.)
- Prepare: make a list
- Be there early. Go on a weekday when it's not so crowded and parking is easier.





**SMALL** stud earrings that come in a box of 4, 6 and 8 pairs: P50 to P60 (retail); P35 to P45 (wholesale)



Fashionable, glittery watches at P200 to P280 (retail); P150 to P180 (wholesale)

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# 'Tiangges' continue to reel in buyers

## Some stall owners say 2005 was better year

By Miko L. Morelos

BARGAIN HUNTERS always find the trip to the Greenhills Shopping Center, perhaps the biggest "tiangge" (flea market) in the metropolis, something worth taking.

Even more so with the approaching holidays when most people head off for Greenhills to scout for places where they could get more value for their money.

For people interested in decorating their house, there are stalls that sell antiques, carpets and porcelain, among other items.

Prices for antiques and porcelain figurines vary.

Carpets, meanwhile, sell from a low of P500 to a high of P20,000 depending on the size and quality.

But it's the variety of clothes and footwear that is one of the center's biggest attractions.

Looking for sneakers? There's that pair of Vans slip-ons that costs P550, while a pair of high-cut Chuck Taylors costs P500. Diesel, Lacoste, Nike, Adidas, Converse are also common brands found in the stalls, and the export overruns or so-called Class A knock-offs cost from P500 to P1,000 a pair.

Women are big shoppers here because shoes are cheap.

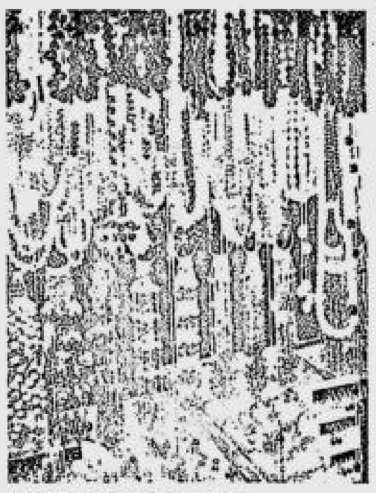
Sandals go for P200 to a high of P500 depending on the style.

Shoebox's Jake Omapas says that it's more profitable this year compared to last year.

"Our designs are beautiful this year," he says. "I think it's the prevailing trend in fashion."

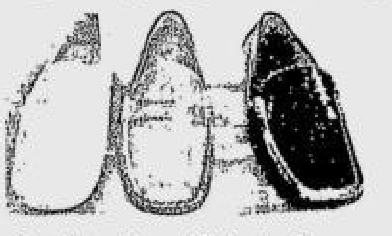
A pair of loafers, which Omapas says are popular among women, costs P700 in his stall, while flat shoes sell for P550 to P600 depending on the style and size.

Men's shirts with vintage prints, on the other hand, go for P280 each, while two other shirts with a different print sell for P350.


**ACCESSORIES** sold in Greenhills include Swarovski crystals and freshwater pearls

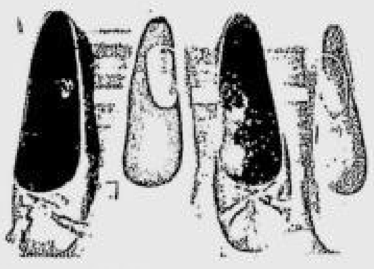
A plain tank top or a blouse for women, meanwhile, sells for P150 each.

But not all stall owners here share Omapas' view of a bountiful holiday.


Comfortable and light, loafers are popular among women.

SALE T-SHIRT
2 FOR P350.00
PHOTOS BY MIKO L. MORELOS

**TWO** pieces of men's shirts, which come in variety of colors, are sold for P350.


Ballet style flats go for P600 a pair.

Others feel that while the tiangges continue to attract buyers, they are not buying as much and are demanding lower prices.

Riza Naig of RJP Boutique, which sells pants, says that last year was more profitable compared to this year.

She recalls recording good sales numbers as early as November, unlike this year when sales are *matumal* (slow).

"We lowered our prices this year", she says. "We sell our pants around P450, while last year, we sold our items for at least P500."

Art galleries here voice similar complaints.

Genalyn Padilla of AP Art Gallery says selling art pieces has been more difficult this year.

At AP Art Gallery, a 9 by 12-inch painting with the frame costs at least P350, depending on the artist.

A 30 x 60-inch painting, meanwhile, goes for P5,000 to P15,000.

"More people are spending less these days," Padilla says, "Last year, we were selling a good deal of art pieces by this time. I think they are spending on the things they feel they really need."

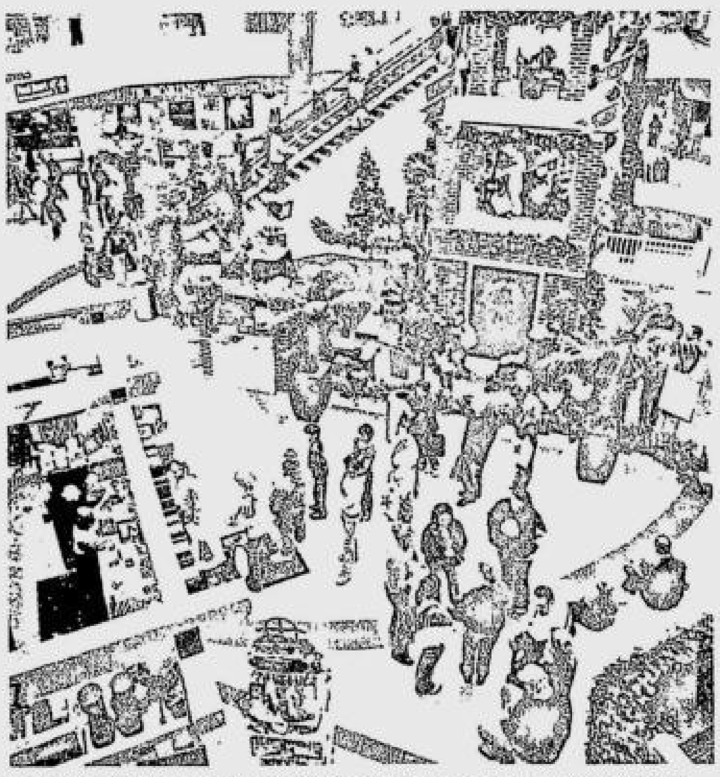
Tiangge stall owners have starting adapting to the changing needs of customers to boost sales.

For instance, many stalls now accept major credit cards like Mastercard and Visa.

Greenhills has also opened its night market to cater to the working class.

The night tiangge at the Greenhills parking lot 1 is open from 6:00 p.m. to 12 midnight.

Regular shopping hours are 10:00 a.m. to 9:00 p.m. from Monday to Thursday, and 10:00 a.m. to 10:00 p.m. from Friday to Sunday.


**HOLIDAY** shoppers kick off the Christmas season at Westfield Southpark Shopping Center in Strongsville, Ohio. AP

# *Christmas shopping starts strong in US*

WASHINGTON—THEY LOOKED, they counted, and they liked the numbers.

Less than 48 hours after department stores swung their doors wide open in the predawn chill to let in first Christmas shoppers late last month, the main national retail tracker reported the US holiday shopping season was off to a "relatively strong start."

Sales on Black Friday, as the day following the Thanksgiving holiday is widely known, jumped a healthy 6 percent compared to a year ago to reach an estimated $8.96 billion, ShopperTrak RCT Corporation said in its retail performance estimate.

Christmas sales have been traditionally seen as a reliable barometer of consumer confidence and the overall performance of the US economy.

Their strength this year may have come as a surprise as a Gallup poll taken earlier this month found that only 40 percent of Americans believed the state of the nation's economy was either "excellent" or "good," while 59 percent described it as "fair" or "poor."

But the pocketbook vote yielded a different result.

### Willing to spend

"Although we anticipated a solid consumer turnout for Black Friday, this data shows an even larger increase than expected as consumers proved they were willing to spend," noted Bill Martin of ShopperTrak.

Scenes of expectation and excitement, sometimes bordering on chaos, mirrored each other from shopping mall to shopping mall—from New York to Chicago to Seattle.

After a traditional brief pause for Thanksgiving Day, department stores began opening their doors as early as 5:00 a.m. on Nov. 24, luring buyers with promises of juicy bargains.

But lines began forming even earlier, with hours of waiting culminating in a frenzied rush toward coveted merchandise the moment attendants unlocked the doors.

### Cautiously optimistic

ShopperTrak said that Friday's "impressive consumer outpouring" should have retailers feeling cautiously optimistic for the 2006 Christmas season when retailers usually make the bulk of their profits.

The success, the company concluded, had a lot to do with extended retail discounts and a recent decline in gas and other energy prices that may have left consumers with more disposable income to spend.

J.C. Penney, the nation's largest catalogue merchant and owner of one of the leading department store chains, said in a statement that traffic in its outlets throughout the nation was "brisk," with home entertainment products, jewelry, and children's apparel leading the list of the most popular items.

### Internet sales

The most breathtaking growth, however, was reported in the burgeoning sector of Internet sales, which took off just a few years ago.

Retail Decisions, a Hazlet, New Jersey-based company that specializes in online fraud prevention, said Saturday that Internet trade volumes went up a whopping 109 percent on Black Friday compared to a year ago.

"Through our global fraud prevention and payment processing platforms, we record and analyze a significant percentage of online payment transactions globally," said Carl Clump, the Retail Decisions chief executive officer.

"There has certainly been a significant surge on Black Friday as retailers promote their online shopping channels as vigorously as their brick and mortar stores," he pointed out. *AFP*

# Investing in marketing

By Amy R. Remo

EVEN THE FAMOUS 168 MALL—THE so-called "tiangge mecca" visited by hundreds of bargain hunters each day—needs marketing strategies to keep its business afloat.

168 Shopping Mall administrator Delfin So tells the INQUIRER that the people behind the mall need to invest in marketing to make 168 "the" ideal place for bargain hunters and wholesalers.

"When we opened in December 2003, we had to advertise in print and radio, and even in journals and newsletters, to inform everyone about us and the bargains that we offer," So says.

Owned and developed by Yeloofa Development Corp., the 168 Mall is divided into three malls—two of which are fully operational.

It also has a fully-airconditioned three-story commercial complex, which houses boutiques and a food court.

Located at the heart of Divisoria, 168 has a wide array of products and services with an even wider range of prices. It also leases warehouse space.

"We have a different concept. We wanted to bring a bit of Makati, Greenhills and other tiangges in one mall to attract more customers," explains So. "We have products at drop dead prices, a food court, as well as boutiques for those willing to shell out more."

In this way, 168 Mall caters to a wider target market than those of the other tiangges—from fashionistas, bargain hunters, spendthrifts to the budget conscious.

"Aside from price, another edge we have over other tiangges is that the 168 mall is kept clean at all times, especially its bathrooms," So says. "It gives customers a different feeling."

He adds that stalls are spaced neatly and evenly so consumers have enough room to move from one stall to another.

But what proved to be more difficult then was how to market a tiangge stall to potential tenants, considering that the 168 Mall is near other well-known bargain haunts.

"We had to offer discounts for the tenants, as much as 30 to 50 percent. We even offered shorter lease periods than what is usually given, like trial periods of three to six months," So says.

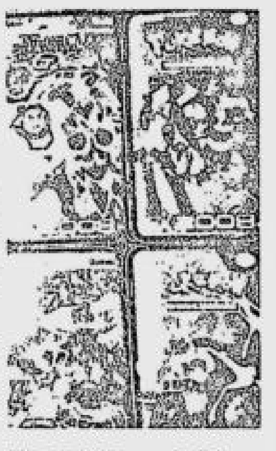
And it proved quite effective.

To date, 168 mall has more than 1,200 stalls from its initial 200 when it opened. It is now even planning an expansion with the opening of Mall 3.

"Mall 3 will likewise be adjoined with Malls 1 and 2 and will have a land area of around 2,600 sq m We already have about 100 tenants on our waiting list," says So.

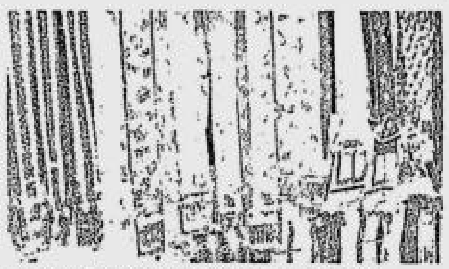
He adds that even with the mushrooming of tiangges all over the metro, there is still a lot of potential to be tapped in this industry.

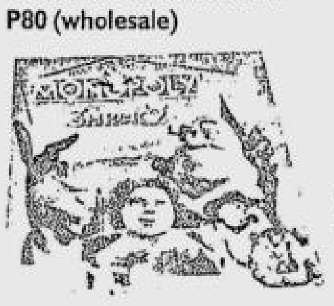
So is optimistic that 168 can sustain the momentum in the years to come.

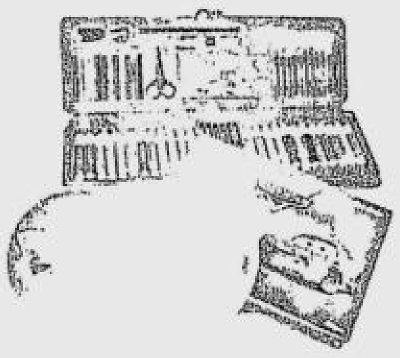

**TRADING** cards (Yu-Gi-Oh, Pokemon): P25 to P100 (retail); P10 to P90 (wholesale)

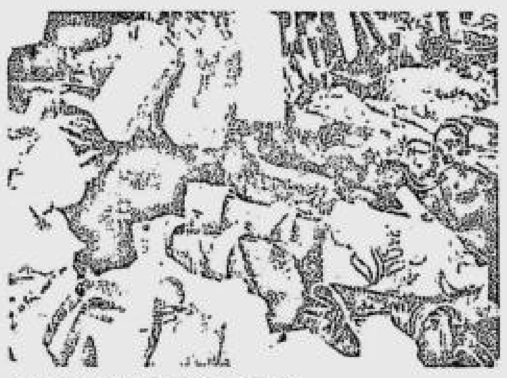
PHOTOS BY TESS SAMANIEGO

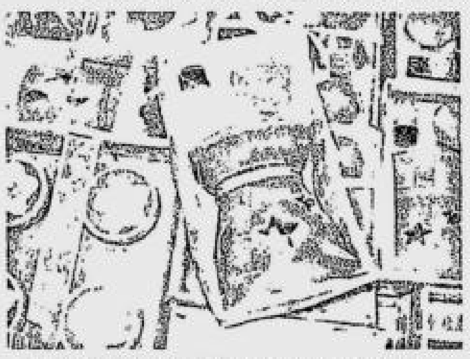
**LIGHTER** cum calculator: P80 (wholesale)


**FASHIONABLE** belts: around P40 (retail); P18 to P70 (wholesale)


**BOARD** games at P120 (retail); P100 (wholesale)


**ART** set (crayons, colored markers, colored pencils, scissors) at P100 to P150 (retail); P80 to P130 (wholesale)


**HANDBAGS:** P80 to P500


**AROMATHERAPY** burner set at P120 (retail); P80 (wholesale)

# One town, one product, more growth

By Irene R. Sino Cruz
*Inquirer Visayas*

CEBU CITY—THE COCONUT coir, which was once part of the coconut husk used to shine floors, has become a more valuable material source for various handicrafts.

The development of the coconut coir into a raw material is one of the results of the one town-one product (Otop) project initiated by the national government and implemented by the local governments.

The coconut coir is just one of the products developed under the Otop project in the Visayas.

Various municipalities came up with their own focus products.

Aklan has its organic fertilizer; Cebu has dolomite tiles while Leyte and Samar offers processed seafood.

The 1st Otop Visayas Trade Fair 2006 held in SM City Cebu Trade Hall, showcased the various products developed during the year.

Speaking during the opening of the fair, Trade Secretary Peter B. Favila said the Otop project would help bring the benefits of the country's economic growth down to the grass roots.

"Let's use the Otop program to empower the micro, small and medium enterprises," Favila said.

**CEBU** considers coconut coir as one of its flagship trade products

The exhibit featured 1,000 products from the 16 provinces of the three Visayan regions.

In a statement, he noted that the products featured at the exhibit showed that Visayans had an edge because of their "superior craftsmanship, excellent designs, fluidity of execution and innovative combination of materials."

The exhibit visitors got their first glimpse of the products displayed artfully at the special setting area made from bamboo stems and depicting the sea's wave patterns.

Various products, such as shoes, bags, home decor and processed food that were placed on display stands, showed the inherent talent and creativity of Visayans.

But more than showcasing the products of Central Philippines, the exhibit also promoted the region as a tourist destination.

According to the Department of Trade and Industry, the exhibit aimed to take Filipinos on a journey of the senses.

Through the exhibit, Filipinos would "see the region's tourist spots from the perspective of the adventurer's lens, feel the rhythm of mardi gras beats and the textures of indigenous weaves, smell distinct aromas and taste the delicious cuisine of each locality," DTI-7 regional director Asteria Caberte said.

"Otop is all about the experience. We want Filipinos, especially the whole Visayas to be proud of what we can do and where we come from. And we can only do that by experiencing our own region firsthand," Caberte pointed out.

Over 100 town representatives also sold their products, such as unique footwear, decor, handbags and foodstuff, at the designated selling booths.

The Otop project is designed to encourage entrepreneurship and local patronage of native products, generate employment and enhance the tourism industry.

The components of the project include business counseling, skills and entrepreneurial training, product design and development, appropriate technology and marketing.

Tasked to implement the project, local governments identify their locality's specific product that is designated as the town's Otop for promotion in trade fairs and events all over the country.

The products could range from native delicacies, handicraft, raw materials or finished products.

In the first half of 2006, the DTI reported that Otop created 30,805 new jobs and developed 1,057 new micro, small and medium enterprises all over the country.

The project also generated $28.208 million export sales and P895.64 million domestic sales. DTI also helped in the release of P11.49 million loans to 70 small and medium enterprises.

# Incentives and issues concerning the Philippine call center industry

**By Eleanor L. Roque and Jose A. Osana**
*SGV & Co.*

*(First of two parts)*

**TAX-FILES**

THE PROLIFERATION OF CALL CENTER buildings is a testament to the growing importance of the call center industry in the Philippines.

Government efforts are now focused on attracting foreign investors, emphasizing on the advantages of locating in the Philippines and offering fiscal and non-fiscal incentives to call center registrants in the country.

Call center registrants are enticed with the promise of abundant supply of highly educated and English-speaking workforce, liberalized and foreign investor friendly laws and the low cost of doing business.

Just recently, President Macapagal-Arroyo ordered the establishment of a Philippine School for Call Center with a scholarship program for 100,000 young Filipinos in the hope of bolstering the country's position as a center of the industry.

The government is looking at call centers in the country as the new engine for economic growth.

## Incentives

The government offers investment incentives mainly through the Board of Investments (BOI) and the Philippine Economic Zone Authority (Peza).

While both agencies approve the registration of call centers using the Investment Priorities Plan (IPP) approved by the President annually, the main difference is that investors availing themselves of incentives under the Peza Law (Republic Act No. 7916) must physically locate in a declared ecozone or IT park.

As of March 10, 2006, the Peza listed 57 available and operational IT parks and buildings in the country.

For a call center to qualify for incentives, the 2005 IPP requires a minimum investment cost of $2,500 a seat during the first year of operations.

This amount covers the cost of equipment (hardware and software), office furniture and fixtures, building improvements and renovation, fixed assets except land, building and working capital.

Note, however, that the BOI has adjusted this value by using a multiplier of 1.6 applied to the number of seats in setting the minimum amount of investment that should be made for the first year of operations.

The BOI grants several fiscal and non-fiscal incentives to registrant call centers.

Among the fiscal incentives are the four-year income tax holiday (ITH) for non-pioneer registrants and six years to pioneer registrants as well as exemption from taxes and duties on imported spare parts.

To be considered a pioneer enterprise under the 2005 IPP, the project cost must be at least $2.5 million, which must be put up during the first year of operations.

The non-fiscal incentives include employment of foreign nationals in supervisory, technical or advisory positions for five years from date of registration and unlimited period for positions of president, general manager and treasurer; simplification of customs procedures for the importation; and importation of consigned equipment for 10 years from date of registration, subject to posting of a re-export bond.

## Non-fiscal perks

On the other hand, the Peza fiscal incentives include ITH for four or six years; a special 5 percent tax on gross income earned, in lieu of all national and local taxes after the lapse of the ITH period; and exemption from duties and taxes on importation.

The non-fiscal incentives include employment of foreign nationals; simplified import and export procedures; and other incentives under Executive Order No. 226 (Omnibus Investment Code of 1987), as may be determined by the Peza board.

Like most technology-based industries, the growth of the call center business is definitely faster than the development of the rules and regulations of the government.

One problem for call centers is that most of the laws that govern investment incentives were legislated even before the term call center was coined.

For instance, under the Peza implementing rules and regulations (IRR), the following enterprises are entitled to registration and incentives: export enterprises, free trade enterprises, domestic market enterprises, developer/operator, facilities, utilities and tourism enterprises.

Registration of call centers with the Peza is governed primarily by Peza Board Resolution No 00-411 approved on Dec. 29, 2000 by the Peza board.

The resolution provided for the guidelines on the registration of information technology enterprises and the establishment and operations of IT parks/buildings.

## Export enterprises?

While IT enterprises do not fall under the specified categories (enumerated above) under the Peza IRR, the Peza considers call centers as export enterprises for purposes of administration of incentives since their services are rendered to foreign clients and their revenues are mostly sourced abroad.

By definition, ecozone export enterprises refer to entities engaged in manufacturing, assembling and processing activities resulting in the exportation of their products.

This definition covers the traditional export businesses of producing goods for exports.

Technically, since call centers offer services and do not engage in manufacturing or processing, they are not covered by the definition of export enterprise.

This creates confusion as to the incentives available to call centers.

Service enterprises in the ecozones refer to entities engaged in customs brokerage, trucking/forwarding services, parcel services, and other services within the ecozone.

Generally, these entities offer services to other Peza registered entities.

If we lump the call centers under the definition of a service enterprise in the ecozone, they will not be entitled to any incentives at all.

The Peza implementing rules provide that income of service enterprises are not entitled to incentives and therefore, are subject to the regular taxes under the tax code. *(To be continued.)*

# Property sector boom seen

## Top banks' offer of 25-year fixed loans to up sales

**By Gil C. Cabacungan Jr.**

THE MOVE BY THREE OF THE country's biggest banks—Metropolitan Bank and Trust Co. (through its subsidiary Philippine Savings Bank), Banco de Oro and Security Bank—to offer fixed loans for houses is expected to turbo charge the property sector into longer and higher period of prosperity.

"For the first time in the history of this country, we have three big banks offering property loans for 25 years fixed at 11 percent. Its effect on the economy will be so astounding that it will surprise even the most pessimistic of observers," said Albay Rep. Joey Salceda.

Banks normally re-price their property loans either quarterly or annually. This has kept home buyers from filing for mortgage applications for fear of a sudden rise in interest rates over the course of the loan.

By offering fixed rates from between 20 and 25 years, Salceda said banks would give home buyers more security knowing that they would be paying the same monthly payment up to the end of the loan.

"This makes home buying more attractive than paying rent. It's just like buying an appliance," said Salceda.

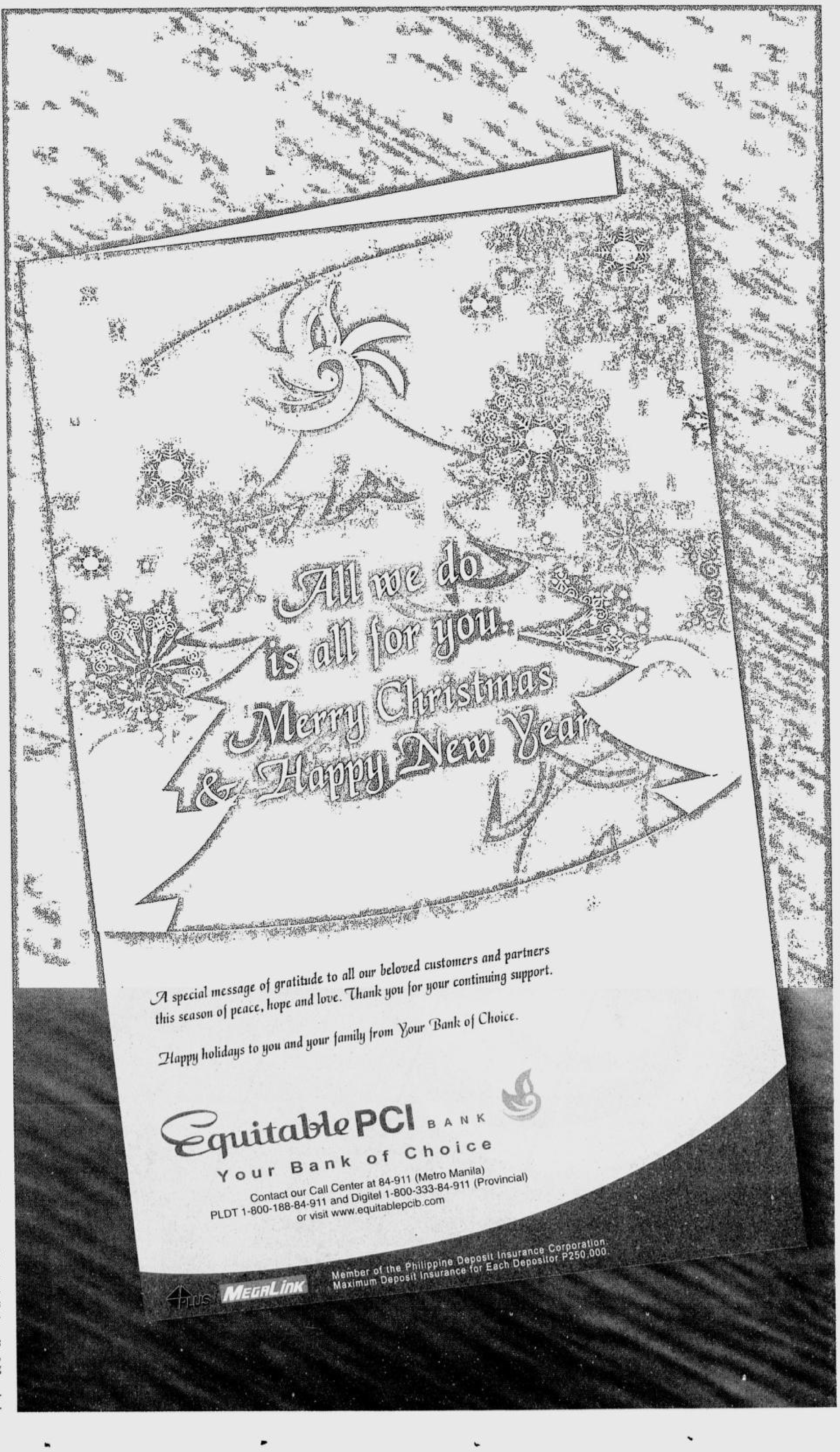
Banks offer fixed rates to finance big-ticket appliances and automobiles but these usually last no more than 24 months for appliances and six years for cars.

Salceda said this trailblazing move by the three banks should ensure that the current property boom being fueled by dollar remittances from overseas Filipino workers would be sustained for a longer period at a higher level than previous boom cycle.

"It's (fixed rate loans) another leg that the property sector can stand on," said Salceda.

Salceda said the fixed-rate loans should complement the move of the government's housing financing arm, Pag-Ibig, to lower its interest rates from 12 percent to 7 percent to trigger more demand for low-cost houses.

"It's a one-two punch that will serve consumers in all sectors. This has become possible because the government has created an environment of stability that gives financiers more confidence to fix their interest rates for the longer haul," Salceda said.



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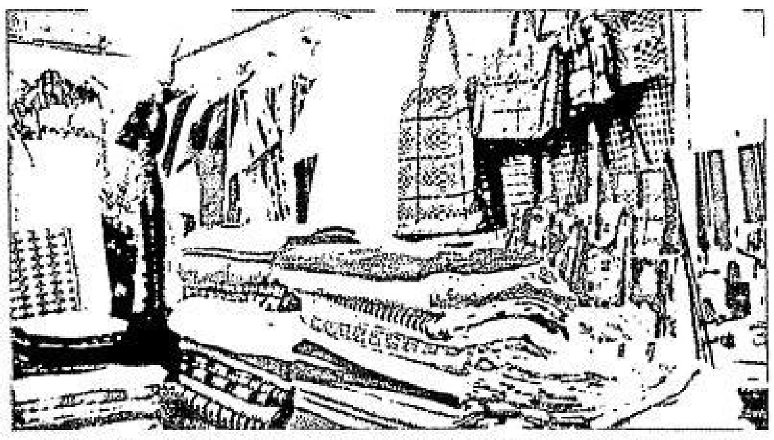
# Ilocos stars in Hawaii fair

**By Cristina Arzadon**
*Inquirer Northern Luzon*



THE ILOCOS region's inabel or handwoven cloth is just one of many products to be showcased in Hawaii.

LAOAG CITY—NATIVE PRODUCTS will bring Ilocanos together in Hawaii during a five-day international trade exhibit to mark the end of the centennial celebration of Filipino migration to the island state.

Local producers of popular Ilocano products like basi (native sugarcane wine), cornick (corn snack) and sukang Iluko (native vinegar) will display their products at the Hawaii Convention Center in Honolulu from Dec. 13 to 17.

Along with Laoag, the cities of Vigan, Baguio and Cebu are also setting up their own booths during the exhibit.

Laoag Mayor Michael Fariñas said the international exhibit would be a fitting event to reintroduce Ilocano products to Filipino communities in Hawaii and open up business opportunities for the export industry.

"This is a good opportunity for our local producers to promote Ilocos products and sign up trade agreements in the international market," he said.

He said the participation of Ilocano producers in the exhibit would also strengthen the bilateral trade between the sister cities of Laoag and Honolulu.

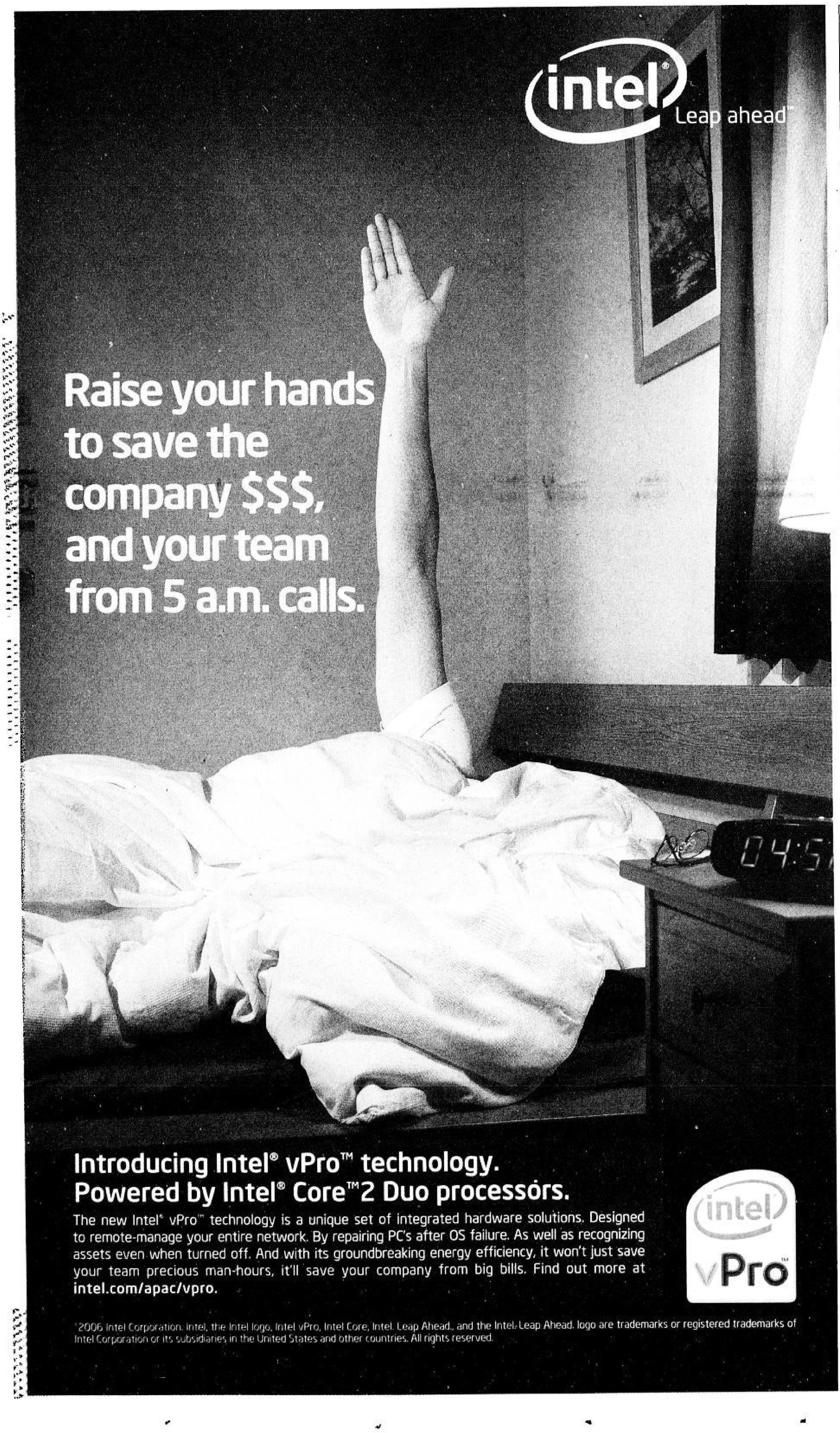
Other Ilocos products like the inabel (handwoven cloth), duhat and mango wine and souvenir items will form part of Laoag's exhibit.

Benjamin Arce, Farinas' executive secretary, said the city government had planned to bring along sample packages of longganisa (native sausage) and bagnet (deep fried pork), but removed the items from the list when told that the food products would have to go through strict screening.

He said exhibitors were required to shell out $450 (P22,374) but Honolulu Mayor Mufi Hanneman had reportedly assured Fariñas that he would provide free display space for the Ilocano producers.

"We will also have the privilege to set up our booth beside the area intended for the Honolulu city government, we are sister-cities after all," Arce said.

The Laoag city government started preparing for the trade fair early this year after Hanneman visited the city in December last year to promote cultural exchange and bilateral trade.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## *Money in the Bank*

*By Zennon Kapron, Intel Asia Pacific Financial Services Vertical Industry Manager*

Financial services companies are demanding smaller, faster, and smarter solutions. They are discovering that the same value points are addressed using new desktop technologies, without the infrastructure restrictions or inflexible structures that older, terminal-based systems impose. Better performance, better manageability and more security all help front-office staff perform their jobs - and deliver the responsiveness demanded by today's banking customers.

There has been a shift towards a more complete customer experience and convenience. In many banks, tellers are required to perform cross-selling activity at the window, without relying on a separate set of advisors for every sales opportunity. This new approach relies on staff being able to quickly access and analyze customer information. A teller needs a single source of truth when it comes to information on the customer's position and their financial lifecycle.

However, older terminals at many banks are unable to present a single window into customer data. A text-based terminal cannot provide prompts, flag new special offers to the teller, or suggest other products that fit the customer's profile.

A new breed of high performance PCs can now help tellers be more proactive. They can run a host of specifically-tailored marketing applications-ideal for on-the-spot up-selling or cross selling opportunities at the first point of customer contact.

Financial advisors in bank branches also benefit from highly specific yet compute-intensive applications similar to those used at capital markets firms. Financial advisors can now use these applications to increase customer visibility, improve cross-selling rates and increase wallet share.

High-performance desktop PCs also offer access to real-time customer views and account value positions. Using connected PCs, immediate access to information that can help bank staff seize short-term market opportunities and make best-case recommendations to their clients.

Financial services firms require tremendous amounts of computing resource to handle all transactions, local and international, demanded by a range of customers. The ability of high-power PCs to link into existing global networks provides a new range of flexibility and responsiveness, particularly for Internet banking and account management, which need constant customization to stay fresh. These channels demand the highest levels of security; a need that only technology can fulfill in today's complex business environments.

Customer responsiveness goes beyond front-end applications. Highly scalable infrastructures are required to efficiently connect the customer to the global financial industry. If a system can display multiple product offerings at the branch position, but cannot quickly access the data and decision support it needs, business opportunities vanish and customer satisfaction suffers.

Dual-core processor-based desktop PCs employ advanced management and security techniques that create an unprecedented combination of agility and capability. With this new breed of powerful desktops, staff can enjoy a responsive experience as they multitask across multiple demanding applications while bank security and management tasks continue to run in the background.

Secured transactions amounting to million of dollars and exposing confidential client data are transacted on a daily basis. Using new hardware platforms, software experts have collaborated with hardware R&D teams to solve security issues posed by desktop machines. Increased user access to the compute kernel requires extra vigilance.

Now, critical security applications can run in the background in a virtual partition while users are working on compute-intensive tasks within the standard operating system (OS) environment. This approach keeps vital security processes isolated from potential OS security compromises and ensures they are isolated from threats such as viral emails. Updates and security management can even be managed while the machine is powered down for maximum convenience and firewalled safety.

IT managers have already welcomed this new approach to security. It brings remote management techniques to the desktop that previously only existed on servers.

### *The New Solution*

The new solution bringing relief to the financial services industry's highly varied demands are PCs with Intel® vPro™ technology. Provided on a coherent, standardized system, it includes manageability and proactive security features with the second-generation of Intel® Active Management Technology (Intel® AMT) built into the chipset, and Intel® Virtualization Technology (Intel® VT). Intel® VT is integrated into the new dual-core Intel® Core™2 Duo processor featured on every PC with Intel vPro technology.

These hardware innovations, when combined with industry software solutions, offer unprecedented manageability, security, and energy efficient performance together with reduced operating costs and increased user-level functionality. Intel AMT can even manage, inventory, diagnose, and repair PCs when they are turned off or experience OS or hard drive interruptions.

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## NATIONAL FOOD AUTHORITY

SRA Bldg., North Avenue, Diliman, Quezon City

# REVISED RULES AND REGULATIONS OF THE NATIONAL FOOD AUTHORITY ON GRAINS BUSINESS

Pursuant to the Provisions of Presidential Decree No. 4 dated September 26, 1972, otherwise known as the National Grains Authority Act, as amended, these Rules and Regulations are hereby promulgated by the National Food Authority Council to implement the provisions of said Act, for the information and guidance of all concerned.

## REGULATION I

### Definition of Terms:

For purposes of these Rules and Regulations, the following are the definition of terms:

1. ACQUISITION COST - Shall refer to the net price at which the grains and/or their substitutes and/or their by-products/end products mentioned in the Act are sold to and acquired by marketing channels, exclusive of other expenses incurred in the delivery and handling of said grains and/or their by-products/end products.
2. ACT - Shall mean the National Food Authority Act (Presidential Decree No.4, as amended).
3. ADMINISTRATIVE DUE PROCESS - The right of a party interested or affected to notice and hearing to enable him to present his side and submit evidence in support thereof. In essence, due process pertains to the opportunity or the party impleaded to be heard.
4. ADMINISTRATOR - Shall mean the Administrator of the National Food Authority.
5. AFFIDAVIT - a written declaration or statement of facts made voluntarily under oath or affirmation before an officer authorized to administer such oath or affirmation.
6. AFLATOXIN - A group of highly poisonous and carcinogenic compounds which are produced by strains of the fungi, Aspergillus flavus and Aspergillus parasiticus on suitable substrates such as corn, peanuts, copra, and other oilseeds, cassava, etc. Aflatoxin content is expressed in parts per billion (ppb).
7. AGGRAVATING CIRCUMSTANCES - refer to those circumstances present in the commission of an offense charged that increase the penalty to be imposed.
8. ALTERNATIVE CIRCUMSTANCES - refer to those which must be taken into consideration as aggravating or mitigating according to the nature and effects of the offense and the other conditions attending its commission.
9. ANALOGOUS CIRCUMSTANCES - refer to those circumstances similar to any of the mitigating or aggravating circumstances that reduce or increase the penalty to be imposed.
10. ANSWER - a responsive pleading containing the respondent's negative and affirmative defenses.
11. AROMATIC RICE - Rice which gives off pleasant, sweet and fragrant odor.
12. BLENDING EQUIPMENT - for purposes of these Rules, shall mean a machine/equipment that is used to blend, mix, or otherwise facilitate the mixture of iron rice premix with raw rice to produce iron fortified rice.
13. BOND - shall mean an undertaking conditioned to respond or answer for the market value of the grains actually delivered and received at any time the warehouseman is unable to return the grains or pay their value.
14. BONDED WAREHOUSE - Shall mean a building or structure made of strong materials used as a place for storage of grains where the deposits are subject to the condition that the market value of the grains actually delivered and received, shall be paid under a bond if the warehouseman is unable to return the grains or to pay their value.
15. BONDED WAREHOUSEMAN - Shall mean any person or entity engaged in the business of accepting grains milled or unmilled, for deposit or storage, imposing or not a charge or charges by reason thereof, and obligates himself to deliver the grains deposited upon surrender of the receipt therefor.
16. BRAND NAME - Shall refer to the trademark, used by a grains businessmen to distinguish his rice/corn product from those of his competitors.
17. BREWERS - Small pieces or particles of rice kernels that pass through a sieve having round perforations 1.4 millimeters in diameter. This is also known as "binlid" or "chips".
18. BROKEN KERNELS - Pieces of kernels smaller than 7.5/10 of the average length of the unbroken kernel.

19 BROKEN KERNELS & FOREIGN MATTER (CORN) - Kernels and pieces of kernels of corn and other matters which pass through a No. 12 sieve (a metal perforated with round holes 4.76 mm or 12/64 inch in diameter) and all other foreign matters remaining in such sieve after screening.

20. BROKEN MILLED RICE - This contains a minimum of 75% broken kernels in a whole lot.
21. BROWN RICE (Pinawa) - Rice kernel from which only the hull has been removed. This is also known as "dehulled rice", "cargo rice", or "dehusked rice".
22. BY-PRODUCTS - Shall mean the secondary products derived from the post-production processing of rice and/ or corn.
23. CAPACITY - It is a measure of the performance of a machine as to its capability to process certain volume of input or raw product to produce output or finished product. It is expressed in metric tons per hour (tph). For rice/corn mills and dryers it shall refer to the volume of the mill/dryer in bags of fifty kilograms per hour of operation. For threshers and corn shellers, it shall refer to the output capacity of the thresher or sheller in bags of fifty kilograms per hour of operation.
24. CAPITALIZATION - Refers to the resources invested in the different lines of activity in the rice and corn business. For purposes of these Rules, capitalization includes the cost of stocks, whether on consignment basis or bought on cash basis, cost of facilities and equipment, loans used in the business and amount of working capital.
25. CAVAN - Shall mean the quantity of palay, rice and/or corn placed in a sack weighing fifty (50) kilograms, net weight.
26. CARTEL - Shall mean any combination of or agreement between two (2) or more persons engaged in the production, manufacture, processing, storage, supply, distribution, marketing, sale or disposition of any basic necessity or prime commodity designed to artificially and unreasonably increase or manipulate its price. There shall be prima facie evidence of engaging in a cartel whenever two (2) or more persons or business enterprises competing for the same market and dealing in the same basic necessity or prime commodity perform uniform or complementary acts among themselves which tend to bring out artificial and unreasonable increase in the price of any basic necessity or prime commodity or when they simultaneously and unreasonably increase prices in their competing products thereby lessening competition among themselves.
27. CHALKY KERNELS - Kernels, whole or broken, one-half or more of which is white like the color of white chalk and is brittle, upon removal of the hull for palay.
28. CHEMICAL RESIDUE - Residue acquired by palay/rice through the use of chemical substance as plant nutrients or as pesticides. The residue may also be acquired through other circumstances and at any stage in the growing, harvesting, distribution, marketing or processing of palay.
29. CLASSIFICATION - A designation indicating the type of milled rice based on grain size.
30. COMPACT-TYPE RICEMILL - A single-pass type of ricemill which utilizes more than one machine to accomplish the milling process. It has a huller to remove the hull, and a polisher to remove the bran. The grain mass undergoes a complete milling process as it passes through the huller and the polisher once.
31. COMPLAINT - a sworn written statement charging a person, natural or juridical, with an offense, subscribed by the offended party and a peace officer or other public officers charged with enforcement of laws or rules and regulations.
32. CONSUMER - Shall mean the end-user of rice and/or corn, and/or their by-products/end products.
33. CONTRASTING TYPES - Palay/rice kernels and pieces of kernels of different varieties other than the variety designated, wherein the size, shape and color differ distinctly from the characteristics of kernels of the variety designated.
34. CONVENTIONAL RICEMILL - A multi-pass old type of ricemill which consists of an under-runner disk huller, a paddy separator and at least two abrasive cone-type polisher. Usually, the power transmission is through a massive but slow moving beltings attached in a single shaft, powered by a big engine.
35. COOPERATIVE - Shall mean the association of natural or juridical persons organized under the cooperative laws, such as, but not limited to, farmers' cooperatives, consumers' cooperatives and credit union's cooperatives.
36. CORN GRAINS - Shall mean shelled corn of either dent or flint varieties of the plant zea mays.
37. CORN GRAINS OF OTHER COLORS - Corn grains of different colors other than the color under consideration.
38. CORN (MAIZE) GRITS - shall mean milled corn grains where the outer covering and germs have been removed.
39. CORN GRITS NO 10 - Milled corn grains after sieving are retained in mesh sieve No. 12.
40. CORN GRITS NO. 12 - Milled corn grains after sieving are retained in mesh sieve No. 14.
41. CORN GRITS NO. 14 - Corn grains after sieving are retained in mesh sieve No. 16.
42. CORN GRITS NO. 16 - Milled corn grains which pass mesh sieve No. 16.
43. CORN OR MAIZE - Shall mean and include corn-on-the-cob, the shelled (corn grains) or ground (corn grits) kernels of a plant known scientifically as Zea mays, as well as all its strains, varieties and sub-varieties belonging to the family Gramineae.
44. CORN MILL - Is a machine consisting of several components the purpose of which is to remove and separate the corn bran, germ and cap (degermination) and grind the endosperm to produce corn grits as its main product.
45. CORN SHELLER - Shall mean a power operated equipment or device that shells, separates and cleans the corn grains from the cob.
46. CORN VARIETY - Refers to the common name or specific varietal common name of a given shelled corn variety (i.e. Pioneer, SMC-1, BPI, etc.).
47. COUNCIL - Shall mean the National Food Authority Council.
48. CROP YEAR - Shall mean the season and year when palay and/or corn are harvested.
49. DAMAGED KERNELS(CORN) - Kernels or pieces of kernels of corn which are heat damaged, sprouted, ground damaged, weather damaged, moldy, diseased, insect-bored or otherwise materially damaged.
50. DAMAGED KERNELS (Milled Rice) - Kernels, which are obviously damaged by insects, water, diseases and/or other means as seen by the naked eye.
51. DAMAGED KERNELS (Palay) - Kernels which are sprouted or distinctly damaged by insects, water, fungi and/or any other means
52. DECISION - it is the written disposition of a case personally and directly prepared and signed by Department for Legal Affairs (DLA) Department Manager or NFA Regional Director, as the case may be, stating clearly the findings of facts and the law applicable thereto. It shall also include a finding of the culpability or innocense of the respondent as well as the imposable penalty therefor
53. DEGREE OF MILLING - the extent of which the bran layers and germ have been removed.
54. DELIVERY - Shall mean the transfer to actual possession of palay/rice and/or corn from one person to another.
55. DENOMINATION - Shall refer to the specific unit or value of each quedan or warehouse receipt, stated in terms of number of sacks of palay/rice/corn of fifty (50) kilograms each.
56. DENT CORN - Corn kernels which have dent in the broad end of the kernels caused by great shrinkage of soft starch between the two layers of corneous and flinty starch at the end of the endosperm.
57. DEPOSIT - Shall mean any palay/rice and/or corn delivered to and accepted by the warehouseman for the purpose of storage and for which a warehouse receipt is issued.
58. DEPOSITOR - Shall refer to the owner of palay/rice and/or corn placed in a bonded warehouse for purposes of storage and safekeeping and for which a warehouse receipt is issued by the warehouseman.
59. DIRECTLY PRODUCED - Refers to palay/rice and/or corn grown or produced by the person or farmer himself, either as owner-tiller, lessor, or lessee.
60. DISCOLORED KERNELS - Kernels which have changed their original color as a result of heating and other means. These are also known as "yellow kernels" or "fermented kernels".
61. DISCOLORED GRITS - Pieces of grits of corn, which are materially discolored and damaged by external heat or as a result of heating caused by fermentation.
62. DUPLICATE - Shall refer to a new warehouse receipt issued to the depositor/holder in lieu of a lost, damaged or destroyed receipt, the entries of which are exactly the same as the warehouse receipt originally issued.
63. ENDORSEMENT - Shall refer to the signature at the back of the negotiable warehouse receipt, either of the depositor or holder in due course to evidence the transfer to ownership of the stock covered by the warehouse receipt.
64. END-PRODUCTS - Shall mean such finished products resulting from the processing or manufacturing activity using rice, corn, other grains and/or their by-products as raw materials therefor, such as, but not limited to rice noodles, popcorn, poprice, corn oil, cereal foods, snack foods, animal feeds, iron rice premix, etc.
65. ENRICHED RICE - Milled rice to which fortified rice kernels are added to enhance its nutritive value.
66. EXPORTATION - Shall mean the shipment out of the country, either for sale or barter of rice and/or corn and/ or their substitutes and/or their by-products/end products.

67 FILTH - Impurities of animal origin including live and dead insects.

68. FINDINGS OF FACT(S) - it is the determination by the hearing officer of an issue of fact after an evaluation of the evidence submitted in the case.
69. FIRE INSURANCE - Shall mean the coverage by contract whereby an insurance company guarantees to indemnify the loss or damage by fire, of the palay/rice and/or corn received for storage, milling, shelling, threshing and/or drying.
70. FLINT CORN - Corn kernels with relatively large amount of hard endosperm on the sides and the inner portion is composed of soft starch. The color of the endosperm is either white or yellow.
71. FLOUR (Rice) - Shall refer to the finely ground rice especially the product obtained in its commercial milling, which consists essentially of the starch of the endosperm.
72. FOREIGN MATTER (Milled Rice) - Organic and inorganic components other than whole or broken rice kernels (e.g. Foreign seeds, husks, bran, sand, dust and other crop seeds).
73. FOREIGN MATTER (Palay) - All matters other than palay grains such as (a) sand, gravel, dirt, pebbles, stones, lumps of earth, clay, mud, chaff, straw, and (b) other grains like weed seeds and other crop seeds.
74. FOREIGN MATTER (Corn) - Impurities such as stones, sand, dirt, weed seeds or any matter, which is not corn grits.
75. FRANCHISE - Shall mean the privilege granted to qualified licensed bonded warehouseman to issue negotiable warehouse receipts to depositors of palay/rice and/or corn upon fulfillment of the requirements set forth herein.
76. GERM - Small white portion which lies on the ventral side of the rice kernel from where the seed germinates.
77. GLUTINOUS/WAXY RICE - A special variety of rice whose kernels are white and opaque or pigmented. The starch component consist almost entirely of amylopectin (98-100%).
78. GRADE - A designation indicating the degree of quality of rice and corn
79. GRADE No. 1 - Any rice and corn variety which meet the second highest grade requirements for rice and corn as set forth in the herein prescribed national standards.
80. GRADE No. 2 - Any rice and corn variety which is lower in quality than Grade No. 1 but higher in quality than Grade No. 3, based on the grade requirements for rice and corn as set forth in the herein prescribed national standards.
81. GRADE No. 3 - Any milled rice variety which is lower in quality than Grade No. 2 but higher in quality than Grade No. 4, based on grade requirements for milled rice as set forth in the herein prescribed national standards. Any palay and corn variety which meet the lowest grade requirements for palay and corn as set forth in the herein prescribed national standards.
82. GRADE No. 4 - Any milled rice variety which is lower in quality than Grade No. 3 but higher in quality than Grade No. 5, based on grade requirements for milled rice as set forth in the herein prescribed national standards.
83. GRADE No. 5 - Any milled rice variety which meet the lowest grade requirements for milled rice as set forth in the herein prescribed national standards.
84. GRADER - A machine used to separate head rice and brokens. This could either be sieve or indented plates or indented cylinders.
85. GRAINS - shall mean the husked or unhusked, milled or unmilled, seeds or fruits of various food plants, more specifically the cereal grasses.
86. GRAINS INDUSTRY - Shall mean and include the culture or production, milling, warehousing, processing or manufacturing, exportation, importation, transporting, handling the distribution, either by wholesale or retail and other activities relating to rice, corn, other grains and/or their substitutes and/or their by-products/end products.
87. GRAINS STANDARDS - Refer to the standard specifications for rice/palay and/or corn grains/corn grits and approved by the Authority for adoption by the Bureau of Product Standards, Department of Trade and Industries.
88. GRINDER CORN MILL - Is a corn mill whose corn crushing action takes place between two steel grinding plates. One plate is a stationary while the other is rotating. The gap between these grinding plates determines the size of corn grits to be produced.
89. GROSS WEIGHT - Shall mean the weight of grains or their substitutes or their by-products including the container, expressed in kilograms.
90. HABITUALLY - is a circumstance where the offender has been previously punished for an offense to which the law attaches an equal or greater penalty or for two or more administrative offenses to which it attaches a lighter penalty.
91. HEAD RICE - A kernel or a piece of kernel with its length equal to or greater than 7.5/10 of the average length of the unbroken kernel.
92. HEAT DAMAGED KERNELS - Kernels or pieces of kernels of corn which have been materially discolored and damaged by external heat or a result of heating caused by fermentation.
93. HOARDING - Shall mean the undue accumulation by any person or a combination of persons of any basic necessity or prime commodity beyond his or their normal inventory levels or the unreasonable limitation or refusal to the unjustified taking out of any basic necessity or prime commodity from the channels of production, trade, commerce and industry. There shall be prima facie evidence of hoarding when a person has stocks of any basic necessity or prime commodity fifty percent (50%) higher than the usual inventory and unreasonably limits, refuses, or fails to sell the same to the general public at the time of discovery of the stocks. The determination of a person's usual inventory shall be reckoned from the third month immediately preceding the discovery of the stocks in case the person has been engaged in the business for at least three (3) months; otherwise it shall be reckoned from the time he started his business.
94. HULLER - Shall mean the machine assembly consisting of several components the only purpose of which is to remove and separate the hull from the palay with minimum damage to the bran layer and with minimum breakage to the brown rice
95. HULL - Shall mean the outermost cover of the kernel, also known as "husk"
96. IMMATURE KERNELS - Kernels, whole or broken, which are light green and chalky with soft texture.
97. IMPORTATION - Shall mean the entry into the Philippines of rice either for sale, barter or for own consumption.
98. IMPORTER - Shall mean any person, natural or juridical, duly licensed by the National Food Authority to engage in the bringing in of rice to the country for purpose of trade.
99. IMPROVED CONVENTIONAL RICEMILL - A multi-pass type of conventional ricemill with certain modifications/ improvements. Some components of the conventional type are replaced with modern machines like rubber roll huller in place of under-runner disk huller, or other machines like friction whitener, is integrated/added in the system.
100. INDENT - Shall mean the acceptance of orders from NFA licensed importers for the supply of rice and/or corn and/or their substitutes and/or their by-products/end-products on behalf of accredited foreign suppliers.
101. INJURIOUS SPECULATIONS - Shall mean engaging in the business out of the ordinary, or dealing with the view of making profit from conjectural fluctuations in the price rather than from earning out of the ordinary profit of trade, or entering into a business venture involving unusual risks, for a chance of an unusual large gain or profit.
102. IRON FORTIFIED RICE (IFR) - An enriched rice made from a blend of premixed iron-fortified rice grains with ordinary rice. The iron fortified rice can be cooked like ordinary rice. Consumption of IFR is expected to build healthy red blood cells, improve physical and mental performance, prevents anemia and strengthen the body against infection.
103. IRON RICE PREMIX (IRP) - A rice based product containing an approved iron fortificant which serves as a carrier for the latter in the manufacture of iron fortified rice. IRP is prepared either by coating a rice grain with an approved iron fortificant or by extruding rice starch mixed with the fortificant into rice shaped beads
104. JURISDICTION - the authority vested by law to hear and decide a case.
105. KISKISAN RICE MILL - A single-pass type of ricemill that utilizes one machine to accomplish the milling process (hulling and polishing) at the same time, in one stage. A sieve may be integrated into the machine to separate the small brokens from the head rice and big brokens
106. LANDED COST - Shall include expenses covering cost, insurance, freight, customs and other government imports, wharfage and arrastre, storage, transportation and handling, bank charges, and such other legitimate expenses incurred in the importation of the rice and/or corn and/or their by-products and/or their end-products.
107. LICENSING - Shall mean the act of granting an authority/privilege to a qualified applicant to engage in a particular line of activity in the rice and/or corn industry.
108. LIEN - shall mean a charge or incumbrance upon a specific property, whether real or personal, for the satisfaction of any debt, obligation or duty
109. LONG GRAIN (Palay) - Palay whose average length of the full size palay grain is between 8.8 to 9.8 mm
110. LONG GRAIN (Milled Rice) - Rice with 80% or more of whole of milled rice kernels having a length of 6.4 to 7.4 mm
111. MANIPULATION - Shall refer to the artificial advancing and depressing of prices by those who have ability to do so by certain devices including false claims, wash sale, bucketing, collusion, etc
112. MARKETING COST - Shall refer to the aggregate sum of all expenses incurred by a producer or manufacturer that are necessary to effect the physical distribution of the rice and/or corn mentioned in the Act.
113. MARKET PRICE - Shall refer to the price at which a seller is ready and willing to sell and a buyer ready and willing to buy in the ordinary course of trade
114. MATERIAL EVIDENCE - it is that evidence which is relevant and goes to the substantial matter in dispute, or has a legitimate and effective influence or bearing on the decision in the case
115. MECHANICAL DRYER - Is a power operated equipment or device used for drying grains by removing moisture from the grains to a level safe for storage or milling, normally at 14% moisture content. Mechanical dryers are of two types, namely, the batch type or the continuous flow type. A dryer is of the batch type when the grains remain at rest during the drying process while it is of the continuous flow type when the grains continuously move downwards during the drying process
116. MILLING - the process of converting grains into a state or form ready for use or consumption.
117. MIST POLISHER - A kind of polisher which applies water in mist form during polishing to improve brilliancy of polished rice. These are commonly friction type horizontal polisher which could be integrated to an existing ricemill or operated independently
118. MIXED CORN - Consists of corn kernels of different colors.
119. MIXED CORN GRITS - Consists of corn grits of various color that do not meet the color requirement for either white or yellow corn grits.
120. MODERN RICEMILL - A multi-pass type of ricemill which is an integration of modern machines that have the capability to produce higher recovery and better quality of milled rice output such as but not limited to, paddy cleaner, rubber roll huskers, paddy separator, abrasive polishers, friction whiteners and auto-weigher. Each machine may be powered by individual electric motors remotely controlled in a panel board. Usually, the machines are laid out horizontally and the grain mass is delivered by bucket elevators/conveyors from one machine to another. In some modern ricemills, mist polisher, packaging machine and other hi-tech components are integrated in the system. For purposes of distinction, modern ricemills have the basic components as follows: paddy cleaner, auto-weigher, rubber roll huskers, paddy separator, abrasive polisher, friction whitener, bran collection system and motor control center.
121. MODERN VARIETY - Variety of rice and corn derived from recent genetic improvement or interbreeding of different varieties.
122. MOISTURE CONTENT (As received) - The water content of palay, milled rice and corn, expressed in percent (%) as received.
123. MOLDY KERNELS - Kernels or pieces of kernels which are contaminated with molds.
124. MONOPOLY - Shall mean the ownership or control of so large a part of the market supply or output of rice and/or corn and/or their substitutes and/or their by-products/end-products as to stifle competition, restrict freedom of commerce and to give the monopolist, control over prices thereof.
125. MULTI-PASS RICE MILL - Refers to that class of rice mill whereby the rice hull, the bran and germ are removed in more than one passing. Rice mills under this class consists of the huller/s, paddy separator and polisher/s. The product of hulling is fed to the paddy separator which separates the unhulled palay and brown rice, the unhulled palay then returns back to the huller for re-hulling while the brown rice is fed to the polisher. Conventional rice mills, improved conventional rice mills and modern rice mills fall under this classification
126. NEGOTIABLE WAREHOUSE RECEIPT - Shall mean a warehouse receipt by the term of which the palay/rice and/or corn stored shall be delivered to the depositor or upon his order, to bearer or holder in due course for value of the warehouse receipts.
127. NET WEIGHT - Shall mean the weight of grains or their substitutes or their by-products exclusive of the container.
128. NEWLY DISCOVERED EVIDENCE - the evidence which could not have been discovered and produced during the hearing of the case despite due diligence, and if presented, would probably alter the decision.
129. NFA ACCREDITED INSURANCE COMPANY - Shall refer to an insurance company which is issued a Certificate of Authority by the Insurance Commission to transact insurance business in the Philippines and is accredited by NFA to issue the surety bond and fire insurance requirements of rice and/or corn bonded mills, warehouse, sheller/thresher/dryer owners and/or operators.
130. NFA ACCREDITED RICE MILLERS/PRODUCERS OF PREMIUM GRADE RICE - Shall refer to rice mill owners/ other producers other than ricemillers, who are capable of producing premium grade rice.
131. NFA OR AUTHORITY - Shall mean the National Food Authority
132. NOMINAL COMPLAINANT - any officer who, by reason of his office or position, is required or authorized to institute and file an administrative complaint.
133. NON-NEGOTIABLE WAREHOUSE RECEIPT - Shall mean a warehouse receipt, by the terms of which, the palay/ rice and/or corn stored shall be delivered to the depositor; or to a specified person named therein.
134. OVERMILLED RICE - Rice kernel from which the hull, the germ and the bran layers have been completely removed.
135. PACKAGING - Shall refer to the activity of placing rice and/or corn and/or their by-products into containers/bags of varying sizes for easier handling or distribution

     The volume of rice and/or corn and/or their by-products varies from 1 kg to 50 kg. The packaging machine used could be automatic or semi-automatic which are autoweigher provided by electric sealer.
136. PALAY - Unhulled grain of Oryza sativa, which means, grain with the glumes enclosing the kernel. It is also known as "paddy" or "rough rice".
137. PALAY VARIETY - Shall refer to the category/species of palay denoting its genetic characteristics whether it is traditional variety (i.e. Intan, Raminad, etc.) Or modern variety which is a result of genetic improvement or inter-breeding of different varieties (i.e. C-4, IR Series, BPI Series, PSB Series, etc.)
138. PERSONS - shall mean any natural or juridical person such as corporations, partnership, cooperatives, associations, or institutions whether government or private.
139. POLISHER - shall refer to the machine assembly consisting of several components the only purpose of which is to remove and separate the rice bran and the germ from the brown rice to produce polished rice as its main product.
140. POP CORN - A type of corn which forms large flakes after the kernels explode in response to heating (popping expansion).
141. PREMIUM GRADE - Any rice and corn variety which meet the highest grade requirements for rice and corn as set forth in the herein prescribed national standards.
142. PRICE MANIPULATION - Shall mean the act of causing prices of essential commodities to fall or rise for one's own profit by changing or falsifying figures, accounts and other related information.
143. PRIMA FACIE - evidence of fact which, in law, is sufficient to establish the fact; self evident
144. PROCESSOR OR MANUFACTURER - Shall refer to a person, either natural or juridical engaged in the processing or manufacture of goods where rice or corn and/or their by-products are used as ingredients in the manufacture of flour, starch, oil, noodles, animal feeds, iron rice premixes, and/or similar commodities and end-products irrespective of the purpose or usage.
145. PRODUCTION COST - Shall include the reasonable ordinary expenses covering direct agricultural input cost, adding thereto expenses such as overhead, including farmer's subsistence, labor and financial charges such as fees, duties, taxes, and other charges.
146. PROFITEERING - shall mean the sale or offering for sale of any basic necessity or prime commodity at a price grossly in excess of its true worth. There shall be prima facie evidence of profiteering whenever a basic necessity or prime commodity being sold: a) has no price tag; b) is misrepresented as to its weight or measurement; c) is adulterated or diluted; or 4) whenever a person raises the price of any basic necessity or prime commodity he sells or offers for sale to the general public by more than ten percent.
147. PURITY - Percentage of palay grains free of foreign matters.
148. QUANTUM OF EVIDENCE - the degree of proof required sufficient to establish a case which in administrative proceedings is substantial evidence, and in a criminal proceedings is proof beyond reasonable.
149. RED KERNELS - Kernels that have red bran covering, wholly or partly.
150. REGISTRATION - Shall mean the act of requiring businessmen engaged in certain activities in the rice and/or corn industry to enlist themselves with the NFA for purposes of monitoring only.
151. REGLEMENTARY PERIOD - the period required by law to perform a specific act. In the computation of the period of time, the first day shall be excluded and the last day included unless it be a Saturday, a Sunday or a legal holiday, in which case the period shall run until the end of the next day which is neither a Saturday, a Sunday or a legal holiday.
152. REGULAR MILLED RICE - Rice kernel from which the hull, the germ, the outer bran layers and the greater part of the inner bran layers have been removed but parts of the lengthwise streaks of the bran layers shall be within the range of 20-40% of the kernels.
153. RELEVANT EVIDENCE - having any value in reason as tending to prove any matter provable in an action. Evidence is relevant when it tends to prove or disprove the issue or issues outlined in the pleading of the parties.
154. RETAIL - shall mean the sale of rice and/or corn, whether NFA or commercial stocks, and/or their by-products/ end-products for the consumption or use of the purchaser, whether natural or juridical person, irrespective of the value or volume of the transaction.
155. RICE - Shall mean husked or unhusked kernel coming from a plant known scientifically as *Oryza Sativa* and/or all its strains, varieties and sub-varieties, belonging to the family Gramineae otherwise known generally and commonly in Philippine national language as "palay" (for unhusked) and "bigas" (for dehusked/milled).
156. RICE VARIETY - Refers to the category/species of palay from which processed or milled rice was derived denoting its genetic characteristics whether it is traditional variety not belonging to special variety rice or a result of genetic improvement/hybridization.
157. RICE AND CORN INDUSTRY - shall mean and include the culture or production, warehousing, processing or manufacturing, milling, exportation, importation, transporting, handling the distribution, either wholesale or retail of rice, corn and/or their by-products/end products.
158. RICE MILL - shall refer to the machine or equipment that removes and separates the hull, bran and germ of the palay with polished rice as its main product. There are two general classifications of rice mills namely, single-pass and multi-pass rice mills.
159. RICE PARBOILING - Refers to the process wherein palay or rough rice is subjected before milling to soaking or steeping in water, steaming and drying.
160. ROLLER CORN MILL - A corn mill whose corn crusher consists of two solid steel rollers with separate (hollow-notched) surfaces which rotates in opposite directions. The number of serrations per inch on these rollers determines the degree of fineness of corn grits to be produced.
161. ROLLING STORE - a mobile store in the form of a 4-wheeled vehicle, a trailer or any movable devise/facility which maybe taken in places where it is needed and allowed to operate.
162. RUBBER ROLL RICE MILL - A type of rice mill whose huller consists of two identical rubber rolls, set side by side inwardly rotating in opposite directions at different speeds. The faster roll is fixed while the other roll is adjustable sidewards.
163. RURBAN CODE - numbers representing the regional, provincial and municipal location of the applicant's business.
164. SACK - The polypropylene/polyethylene sack or similar materials suitable to be used as packaging material/ container for rice and/or corn or their by-products.
165. SAMPLE - a small quantity taken from various portions of the lot as representative of the lot.
166. SHELLED CORN - Corn kernels, mainly of either dent or flint varieties of the plant Zea mays. It is also known as "maize" or "corn grain".
167. SHORT GRAIN (Palay) - Palay whose average length of the full size palay grain is below 8.0 milimeters.
168. SHORT GRAIN (Milled Rice) - Rice with 80% or more of the whole milled rice kernels having a length of less than 5.5 mm.
169. SHRIVELLED AND IMMATURE GRAINS - Kernels or pieces of kernels which are not fully developed, thin and papery in appearance.
170. SINGLE-PASS CORN MILL - A corn mill which removes and separates the bran, germ and cap and produces corn grits in one passing. Corn mills under this class are compact units employing only one set of steel rollers or grinding plates and produces limited grit sizes.
171. SINGLE-PASS RICE MILL - Refers to that class of mill whereby the huller and polisher are integrated in one compartment and milled rice is produced in a single passing. Kiskisan rice mill, and compact type or cabinet type rubber roll rice mill fall under this classification. This type of mill is not equipped with a separator.
172. SIZE - Length category of at least 80 percent of the sample of palay/ whole milled rice kernels to which the sample belongs.
173. SPECIAL VARIETY PALAY - Includes glutinous, aromatic palay varieties and those with excellent eating and nutritive quality. Palay varieties considered under this classification shall include but are not limited to the following: Dinorado, Sigadis, Milagrosa, Sampaguita, Sinandomeng, Kalinayan and Bayslanon.

174 SPECIAL RICE - Includes glutinous, aromatic rice and those with excellent eating and nutritive quality.

175. SPECIFICATION - A concise statement of a set of requirements to be satisfied by a product, material or a process indicating whenever appropriate, the procedure by means of which it may be determined whether the requirements given are satisfied.
176. STANDARD - A specification adopted for wide use or repeated utilization. It is the result of standardization effort approved by a recognized authority.
177. STANDARDIZATION - The process of formulating and applying rules in an orderly approach to a specific activity for the benefit and with the cooperation of all concerned, and in particular for the promotion of optimum over-all economy taking due account of functional conditions and safety requirement.
178. STATEMENT OF VIOLATION/CHARGE SHEET - Is a written specification of charge or charges signed by the Chief of the Enforcement, Investigation and Prosecution Division or the deputized Enforcement Officer of the Region or Province where the offense was commited. It need not be sworn to.
179. SUBPOENA AD TESTIFICANDUM - a process directed to a person requiring him to appear and testify in an investigation.
180. SUBPOENA DUCES TECUM - a process directed to a person requiring him to appear in an investigation and to bring with him any books, documents or other things under his control.
181. SUBSTANTIAL EVIDENCE - such relevant evidence as a reasonable mind might accept as adequate to support a conclusion.
182. SUMMARY PROCEEDINGS - it is an abbreviated administrative proceeding conducted consistent with due process to determine the culpability or innocence of the respondent.
183. SUMMONS - a written order informing the respondent that he is charged of an offense and directing him to file his Answer and other responsive pleadings.
184. THRESHER - is a machine or equipment used for removing and separating the grains from its panicle.
185. TRADER - shall mean any person, natural or juridical, engaged in the buying, selling, distribution or barter of rice and/or corn and/or their by-products/end-products.
186. TRADITIONAL VARIETY - Refers to indigenous or native varieties of rice and corn other than special rice varieties.
187. TRANSPORTING - Shall mean the conveyance of rice and/or corn and/or their by-products/end-products from one place to another.
188. TRAVELING/MOBILE RICE MILL - A rice mill apparatus whose portable design allows the devise to be mounted on a vehicle and maybe taken in places where milling services are needed. It could also be mounted on a trailer or any wheeled cart.
189. TYPE - refers to the size and shape of kernel, e.g. Very long grain, long grain, medium grain or short grain.
190. UNDER MILLED RICE - Rice kernel from which the hull, a part of the germ and all or part of the outer bran layers, but not the inner bran layers have been removed.
191. VERY LONG GRAIN (Palay) - Palay whose average length of the full size palay grain is 9.9 mm and above.
192. VERY LONG GRAIN (Milled Rice) - Rice with 80% or more of whole milled rice kernels having a length of 7.5 mm and above.
193. WAREHOUSE - shall mean any building or fixed structure with enclosures and roofing for purpose of palay/rice and/or corn storage such as but not limited to silos, conventional warehouses, etc.
194. WAREHOUSE AUTHORIZED CAPACITY - Shall refer to the quantity of grains authorized by the authority for the licensed/ bonded /franchised bonded warehouseman to store/deposit in his warehouse as specified in his license/franchise certificate. This capacity, however, can not be greater than the warehouse capacity in bags as defined in these Rules.
195. WAREHOUSE CAPACITY (In Bags of 50 kilograms) - For conventional warehouses, it shall refer to the maximum number of fifty (50) kg bags of grains that a warehouse can store. It is computed by multiplying the volume of storage space after deducting the required allowances provided for within the warehouse by the bags density of grains which are 10, 13 and 15 for palay, corn grains, and rice respectively. Allowances provided for within the warehouse are: 0.5 meter for wall and pile, 0.5 meter between piles, 1.0 meter for pile and main door, 1.0 meter for passageway and 1.0 meter for operational facilities, but 0.5 meter, if otherwise
196. WAREHOUSE CAPACITY (In cubic meters) - shall refer to the volume of storage space in cubic meters which is computed by multiplying the dimensions in meters of the warehouse: Length x Width x Height.
197. WAREHOUSING - shall mean the storage of palay/rice and/or corn and/or their by-products/end products in any warehouse, whether or not the same is incidental to the principal line of activity of the licensee/registrant and whether bonded or not.
198. WAREHOUSE RECEIPT - shall mean:1)the written acknowledgment by the warehouseman that he has received and holds the goods therein described for the person to whom it is issued: and 2) a contract between the owner of the goods and the warehouseman, the latter to store the goods and the former to pay compensation for that service.
199. WEED SEEDS AND OTHER CROP SEEDS - Seeds of any plant other than rice.
200. WEEVILY CORN - Corn infested with live weevils or other insect injurious to the grain.
201. WELL-MILLED RICE - Rice kernel from which the hull, the germ, the outer bran layers and the greater part of the inner bran layers have been removed, but parts of the lengthwise streaks of the bran layers shall be less than 20% of the kernels
202. WHITE CORN - Corn kernels of white color with not more than two percent (2%) of other colors. A slight tinge of other colors, other than white shall not affect their classification as white corn.
203. WHITE CORN GRITS - Milled white corn grains which may include not more than 5% of corn grits of other color.
204. WHOLESALE - Shall mean the sale/distribution of rice and/or corn and/or their by-products/end products to any person natural or juridical, without regard to price or volume for the purpose of resale, either in the same form purchased or processed and/ or manufactured into another product.
205. YELLOW CORN - Yellow corn kernel with not more than two percent (2%) of other colors. A slight tinge of other colors, other than yellow, shall not affect their classification as yellow corn
206. YELLOW CORN GRITS - Milled yellow corn grains which may include not more than 5% of corn grits of other color.

## REGULATION II

## LICENSING AND REGISTRATION OF ALL LINES OF ACTIVITIES, IN THE RICE AND CORN BUSINESS

### Section 1. Grains Business License and/or Grains Business Registration

All persons, natural or juridical, who are engaged or are intending to engage in the rice and/or corn industry shall apply for a grains business license and/or grains business registration with the Authority.

A license is an authority or a privilege granted to a qualified applicant to engage in a particular line of activity in the rice and/or corn industry. It is issued by the Authority in the exercise of its police power for purposes of regulation. A registration is issued by the Authority to grains businessman engaged in certain activities in the rice and/or corn industry for purposes of monitoring only.

### Section 2. Grains Bonded Business License

No person shall engage in the business of receiving palay/rice and/or corn for storage, milling, shelling, threshing and/or drying, unless duly licensed by the Authority. A Grains Bonded Business License shall be issued to qualified warehouseman, miller, corn sheller/thresher/dryer owner and/or operator who has complied with these rules and regulation or those to be herein after promulgated by the Authority.

### Section 3. Lines of Activity Covered by a License

The following lines of activities shall require an application for a license:

1. Retailing
2. Wholesaling
3. Milling
4. Warehousing
5. Threshing
6. Corn Shelling
7. Processing/Manufacturing
8. Exporting
9. Importing
10. Indenting
11. Packaging
12. Mechanical Drying
13. Mist Polishing
14. Manufacturing/Processing:
    Distribution of Iron Rice Premix
    a. Owners/operators of rice/corn mills, threshers, and/or corn shellers, shall be licensed provided their facilities are operational and used for their own stocks and/or for third party stocks. Said post-harvest facilities could be stationary or mobile.
    b. Mobile or traveling rice mills, however, shall not be allowed to operate within less than 100 meter radius of a stationary mill. An additional 30% of the basic milling license fees shall be imposed for its operation.

c. Only storage spaces of at least twelve (12) cubic meters shall be considered as warehousing.
d. Owners/operators of packaging machines and/or mechanical dryers shall be licensed if the said facilities are used for servicing third party stocks.
e. Owners/operators of mist polishers shall be licensed if the said facilities are operating independently from a rice mill as a stand alone facility/unit.

**Section 4. Facilities/Lines of Activities covered by a Registration**

The following lines of activities/facilities/establishments shall require registration:

1 Motor vehicles principally used or intended to be used in the transport/hauling of palay/rice and/or corn, whether for the owner's/operator's exclusive use or for hire. Common carriers, such as public utility vehicles, other than those used by "viajeros" as the term is understood, vessels, planes, trains duly franchised by the proper government agencies concerned which are not principally used for transporting rice/and/or corn, as well as light vehicles such as jeep/owner-types of vehicles with or without trailers, are not covered ;
2. Warehouses, threshers, and shellers to be used for his own produce;
3. Mechanical dryers for owner's/operator's exclusive use/own stocks;
4. Packaging machines for the owner's/operator's exclusive use;
5. Non-operational mills and other post-harvest facilities/equipment for rice and corn. The registration of these facilities shall be done only once;
6. Institution/Establishment securing their rice and/or corn requirements from the Authority for use or consumption of their employees, members or customers or to be used for relief or charitable purposes,
7. Poultry and hog raisers securing rice and/or corn and/or their by-products from the Authority to be used for animal feeds;
8. Manufacturers, importers, dealers and distributors of rice and corn post-harvest facilities and/or blending equipment to be used for iron fortified rice, i.e. volumetric mixers, feeders, etc..
9. Blending equipment (volumetric mixers/feeders) used for producing iron fortified rice.
10. Facilities/equipment to be used for rice parboiling.

## REGULATION III

## QUALIFICATIONS AND DISQUALIFICATIONS FOR LICENSE AND REGISTRATION

**Section 1. Qualifications**

An applicant, whether natural or juridical person before engaging in the rice and/or corn industry, shall possess the following qualifications:

1. Must be of legal age and/or authorized by law to enter into contracts,
2. Must be a Filipino citizen. And, in case of juridical persons, the capital stock must be wholly owned by citizens of the Philippines as prescribed in Section 1 of Republic Act 3018, except those persons/entities allowed to engage in certain lines of activity in the rice and/or corn industry pursuant to Section 2 of Presidential Decree No. 194 Any foreign investors may, however, be allowed to apply for NFA license in the retail trade of rice and/or corn, subject to the provisions of the Retail Trade Liberalization Act of 2000.

**Section 2. Disqualifications**

1 For applicants who shall engage in the business of receiving palay/rice and/or corn for storage, milling, shelling, threshing and/or drying, shall not have been convicted of a crime involving moral turpitude ;
2. Defaulting contractors of the defunct RCA and the NGA/NFA unless otherwise authorized by the Administrator.
3. Transferee, buyer, assignee or lessor mortgagee of post-harvest facilities (e.g. mills and warehouses), acquired from a defaulting contractor or his heirs/successors-in-interest unless with prior consent or approval from the NFA. However, this shall not apply to post-harvest facilities acquired thru a confirmed public auction sale and/or juridical foreclosure.

## REGULATION IV

## APPLICATION AND REQUIREMENTS AND OTHER REGULATIONS ON LICENSING AND REGISTRATION

**Section 1. Application for License and/or Registration**

The application for an appropriate license and/or registration shall be prepared and submitted to the Authority in triplicate. It shall give the true information required of the applicant himself, or in the case of a corporation, partnership, or cooperative/association, by the duly authorized officer thereof. It shall indicate the tax identification number (TIN) of the applicant required per Revenue Regulations No. 11-99. A single proprietor, however, maybe represented by his/her authorized representative. The Authority shall apprise every applicant/applicant's representative of the duties and obligations of the licensee under P.D. 4, as amended, and to which the applicant shall pledge to fulfill and comply with the same

Likewise, application for license and/or registration shall also be given due course in case of government entities, non-governmental organizations (NGOs), service-oriented organization, local government units or similar government projects/ programs including but not limited to projects of congressional district officers, etc. utilizing rolling stores for their distribution scheme. The selling of rice through a rolling store however, shall be subject to additional requirements and conditions set forth in Section 3 hereof. The application shall be signed by the duly authorized representative/officer and shall be subject to the documentary and applicable facility requirements.

**Section 2. Application Fee**

Upon securing an application, a new or renewal applicant for license and/or registration shall pay an application fee of One Hundred Ten Pesos (P110.00) if he is engaged or intending to engage in a single line of activity, but if the applicant is engaged or intending to engage in two or more lines of activity in the rice and/or corn industry, he shall pay an application fee of One Hundred Sixty Five Pesos (P165.00). An application for registration shall be treated as a separate activity

**Section 3. Option to Pay Two or Three Years License/Registration Fees.**

An applicant may opt to apply for new or renewal application for license and/or registration for a continuous period of two or three years. Provided, however, that the license fees to be paid in advance for said two or three years shall be based on the applicable schedule of fees according to the information declared during the current year when the application was filed. The application fee for the current year, however, shall suffice to cover for the 2nd and 3rd year applications. Provided further, that in case the applicant opts to avail of this option, all his/her lines of activities for license/registration shall be covered

**Section 4. Annual Increase in License/Registration Fees.**

The license and/or registration fees may be increased yearly at a reasonable amount as may be determined subject to approval by the Council.

**Section 5. Requirements for Licensing**

Together with the accomplished application form, the applicant must submit two (2) copies each of the following requirements:

I. **For New Applicants**

- A. Individual (Sole Proprietorship):
  - 1 Passport size picture of the applicant;
- B. Corporation/Partnership/Association/Cooperative:
  - 1 Secretary's Certificate of a Board Resolution authorizing the representative to sign for and in behalf of the corporate/entity.
  - 2. Passport-size pictures of the representative;
  - 3. Article of Incorporation and By-laws and all amendments thereto;
  - 4. Certificate of Registration with the Securities and Exchange Commission, in case of corporations, partnership or associations and Certificate of Registration with the Cooperative Development Authority in case of cooperatives.
- C. Common Requirements for Both Individual (Sole Proprietorship) and Corporation/Partnership/Association or Cooperative:
  - 1 Proof of Filipino citizenship if applicant for rice and corn business has acquired Filipino citizenship by naturalization or by any other means of acquisition as provided by law ;
  - 2. Proof of ownership such as Deed of Sale, Certificate of Title, Tax Declaration or other proofs of ownership. In case applicant does not own the facility, a certified copy of document allowing him/her use of the facility, such as a Contract of Lease;
  - 3 If applicant is an estate, Court Orders appointing Special Administrator/ Executor to apply for a license.
- D. Additional Requirements for Applicants for Warehousing/Milling/Shelling/Threshing/Drying.
  - 1 Postcard-size picture of warehouse/mill/sheller/thresher/dryer;
  - 2. Location plan indicating the principal roads bounding the site of the warehouse/mill/sheller/ thresher/ dryer,
  - 3. Warehouse plan indicating therein, the materials used, floor area, height, storage space, or capacity and the space occupied by the mill or other facilities/equipment, if any;
  - 4. For mills, location clearance from the Housing and Land Use Regulatory Board, and Environmental Compliance Certificate (Pollution Clearance and Permit to Operate) from the Environmental Management Bureau (EMB), whenever applicable;
  - 5. Rice milling recovery should be at least 62% by weight and rice mills should be equipped with such mechanism for controlling and ensuring the milling quality of rice.
  - 6. Traveling mills shall present a Permit from the municipality/city mayor's office in the municipality where it would be allowed to operate.
- E. Additional Requirements for Applicants who shall Engage in the Business of Receiving Rice and/or Corn for Storage / Milling/Shelling/Threshing/Drying.
  - 1 Clearance from the Regional Trial Court of the province where the applicant is a resident or has his place of Business;
  - 2. Warehouse plan certified by a registered engineer or architect indicating the portion applied for bonded storage, if not to be completely bonded,
  - 3. A fire insurance policy issued and signed by an NFA accredited insurance company and endorsed in favor of the NFA. The period of premium payment on a policy shall coincide with the period of the license covering an approved application;
  - 4. Any of the following guaranty/bonds:
    - 4.1 A cash bond deposited with the proper Cashier or Disbursing Officer of the Authority;
    - 4.2 A Deed of Assignment in favor of the NFA for guaranty/bonds in the form of bank deposits, Philippine government bonds and securities like Land Bank bonds, Bangko Sentral ng Pilipinas Certificates of Indebtedness (CBCI), DBP bonds, Treasury Bills and other types of stocks of private corporations acceptable to the Authority.
    - 4.3 A first real estate mortgage in the form prescribed by the Authority;
    - 4.4 A surety bond issued and signed by an NFA accredited insurance company and endorsed in favor of NFA. The period of the premium payment on a bond contract shall coincide with the license covering an approved application.
- F. Additional Requirements and Conditions for Rolling Stores:
  - 1. A Special Permit shall be secured in addition to accreditation, if applicable, from the NFA office having jurisdiction on the location of the rolling store,
  - 2. It shall operate only on depressed or remote barangays, refugee settlement centers, disaster areas or squatter areas away from existing rice stores, public/private markets, centers or poblacion of cities and towns;
  - 3. A License fee per rolling store shall be paid by the private sector allowed to operate a rolling store such as NGOs and other service-oriented organizations, in addition to the license fee for their stationary stores, if any;
  - 4. The rolling store shall have a billboard which shall indicate NFA license number and Special Permit Number issued to the licensee
- G. Additional Requirements for Rice Millers, Importers, Traders/Wholesalers, Retailers, Repackers and Manufacturers/Producers of Iron Fortified Rice (IFR) and Iron Rice Premix (IRP)
  - 1 License to Operate (LTO) issued by the Bureau of Food and Drug (BFAD) for manufacturers/ processors/importers-distributors of iron rice premixes (IRP)
  - 2. All rice millers, importers-distributors, and repackers, of milled rice (except brown rice and locally produced glutinous rice) shall submit the following:
    - 2.a. One (1) kg representative sample of their fortified rice to be offered for sale/distribution, for verification/testing as to the iron rice premix/fortificant content of the fortified rice for which a Certificate of Analysis shall be issued.
    - 2.b. Certificate of Attendance to a training/seminar attended on rice fortification.

II. **For Renewal Applicants**

- A. Individual (Sole Proprietorship) :
  - 1. Passport-size picture of the applicant
  - 2. Income Tax Return (ITR) of the preceding year,
  - 3. Financial Statement showing the assets and liabilities for the preceding year if applicant's capitalization in the rice and/or corn business exceeds P100,000.00;
- B. Corporation/Partnership/Association/Cooperative
  - 1. Passport-size picture of the authorized representative;
  - 2. Should there be a change of representative, a Secretary's Certificate of a Board Resolution authorizing the representative to sign for and in behalf of the corporation/entity;
  - 3. Copy of Information Sheet submitted to the Securities and Exchange Commission (SEC).
  - 4. Corporate Income Tax Return (ITR) of the preceding year with audited Financial Statement certified by the Bureau of Internal Revenue (BIR);
- C. If Applicant for Bonded Warehousing / Milling / Shelling / Threshing / Drying
  - 1 Documents showing guarantee/bond and fire insurance prescribed in Section 3, Regulation V.
- D. Additional Requirements for Rice millers, Importers, Traders/Wholesalers, Retailers, Repackers, Manufacturers/Producers of Iron Fortified Rice (IFR) and Iron Rice Premix (IRP):
  - 1 Renewal License to Operate (LTO) issued by the Bureau of Food and Drug (BFAD) for manufacturers/processors/importers/distributors of iron rice premixes (IRP).
  - 2. All rice millers, importers/distributors, and repackers, of milled rice (except brown rice and locally produced glutinous rice) shall submit the following:
    - 2.a One (1) kg representative sample of their iron fortified rice to be offered for sale/distribution, for verification/testing as to the iron rice premix/fortificant content of the fortified rice for which a Certificate of Analysis shall be issued.
    - 2.b Recent Certificate of Attendance to a training/seminar attended on rice fortification, if not previously submitted

**Section 6. Requirements for Registration**

Together with the prescribed and accomplished application form, new and renewal applicants who are required to register with the Authority shall submit two (2) copies of the following:

1. Passport-size picture of the registrant or of the authorized representative, if corporation, partnership, association or cooperative;
2. For registration of transporting facilities used for hauling rice and/or corn: LTO Registration Certificate with current LTO Official Receipt;
3. For registration of manufacturers, importers, dealers or distributors of post-harvest equipment and/or blending equipment for iron fortified rice, brochures containing the specifications and pictures of the equipment

**Section 7. Facilities and Equipment Requirements and Exemptions Thereof**

A. The following facilities/equipment are hereby required to be owned and/or possessed by the grains businessmen concerned as pre-requisite to licensing or registration:

| GRAINS BUSINESSMEN | FACILITIES/EQUIPMENT REQUIRED |
|---|---|
| 1. Retailer | A. Duly calibrated scale or weighing apparatus;<br>B. Adequate storage space;<br>C. Rice boxes duly painted white free from posters and advertisement materials;<br>D. Price tags measuring 28 cm x 21.5 cm for big rice/corn boxes (legal size bond paper); 21.5 cm x 16.5 cm for smaller rice boxes 1/2 legal size bond paper) rice/corn displayed for sale, in kilograms. It shall indicate in printed bold black letters and figures (except the symbol kg) the following information:<br>i. retail price per kilogram<br>ii. type/milling degree (Whiteness) of rice whether NFA rice, regular milled (RMR) or well-milled rice (WMR).<br>iii. Variety (optional except for special rice)<br>iv. Grade (whether Premium Grade, Grade nos. 1,2,3, 4 or 5 for rice)<br>E. The color of Price Tag shall be Sky Blue for Special Rice; Light Yellow for Premium Grade Rice; White for Well Milled, Regular Milled and Under Milled Rice and Light Green for corn grains/grits. |
| 2. Wholesaler except "Broker" | A. Duly calibrated platform scale or suitable weighing apparatus;<br>B. Adequate storage facility, owned or leased for the grains traded;<br>C. Price list of grains displayed on a conspicuous place in the establishment of the businessman<br>D. Duly calibrated moisture meter for wholesalers of palay; and<br>E. Dryers for wholesalers of palay/corn. |
| 3. Miller except Mobile rice/ corn Mill operator | A. Duly calibrated platform scale or suitable weighing apparatus;<br>B. Fire extinguishers;<br>C. Adequate space for the grains received for milling; and,<br>D. Duly calibrated moisture meter except for owners/Operators of single pass rice/corn mills who render milling services only and are not in wholesaling and/or retailing of palay/corn nor in bonded or non-bonded warehousing. |
| 4. Warehouse owner/ operators (whether bonded or non-bonded) | A. Duly calibrated platform scale or suitable weighing apparatus;<br>B. Duly calibrated moisture meter for warehouseman of palay/corn;<br>C. Dryer for warehouseman of palay/corn;<br>D. Fire extinguishers;<br>E. Fumigating and pest control equipment;<br>F. Pallets;<br>G. Warehouse should be rodent and bird-proof and properly ventilated;<br>H. If warehouse is not completely bonded. Provide fixed partition to segregate the bonded from the non-bonded portion thereof;<br>I Dry seal upon approval of application for bonded warehouse. |

**Section 8. Signboard Requirements**

All grains businessmen are required to display on a conspicuous place of the store, warehouse, mill, and other grains business establishments, a signboard herein prescribed bearing the name and business name of the Licensee, the NFA control number and the words "Licensed Grains Retailer", or "Wholesaler" as the case may be. "Grains Warehouse" in case of non-bonded warehouse, "Licensed Rice Mill" or "Corn Mill" in case of rice and/or corn mill and "Grains Bonded Warehouse" in case of bonded warehouse, or such appropriate appellation depending on the line of activity engaged in.

The signboard shall at least measure as follows:

1. 45 cm in width and 75 cm in length, in case of retailers, wholesalers and other establishments,
2 75 cm in width and 135 cm in length in case of bonded warehouse, rice/corn mill and/or sheller/dryer.

**Section 9. Listing of Brand Names**

Grains businessmen using brand names for the rice and corn products being traded shall be required to submit a list of their brand names with the Authority.

**Section 10. Licensing/Renewal Month**

The scheduled licensing month shall be from January to June of each year to be determined by the provincial offices based on geographical location and population of grains businessmen per municipality per province.

**Section 11. Place of Filing**

The applicant shall file the accomplished application with the NFA office having jurisdiction over the location of his/her principal business. An applicant with a branch shall file his/her application for said branch at the NFA office where he filed his/her application for his/her principal business.

**Section 12. Date of Filing**

New applicants before engaging in the grains business shall apply for a license and/or registration at any time of the year

Renewal applicants shall file their renewal applications for license and/or registration within their scheduled renewal month

**Section 13. Approval and Issuance of License/Registration**

Upon approval of the application for new or renewal license and/or registration by the Administrator or his duly authorized representative, a Grains Business License and/or Registration per grains business location/address, shall be issued to the applicant for all lines of activity applied for, except bonded lines of activity for which a Grains Bonded Business License shall be issued

**Section 14. Issuance of One-Time Grains Business License/Registration Metal Plate, Renewal Sticker, and Cost.**

A one-time Grains Business License/Registration metal plate shall be issued to approved applicants upon payment of a reasonable cost of fabrication of the license/registration plates. It shall contain among others, the sequential number of the license, name of the agency and seal. Upon renewal of the application for Grains Business License/ Registration, a renewal sticker printed on security paper shall be issued and required to be attached to the license/ registration plate

**Section 15. Term/ Expiration of License/ Registration, Renewal and Surcharges.**

The Grains Business License/Registration shall be valid for one (1) year from the scheduled month assigned to the municipality/city/district of the business location. Provided, however, that the license/registration issued for a given licensing year shall expire on the last date of the scheduled licensing/renewal month irrespective of the month the application was filed In case the last day of the month falls on a Saturday, Sunday, or a Holiday, the next working day shall be considered the last day, for purposes of renewal. In case the applicant applied and paid license fees/ registration fees for two or three years per Section 3, Regulation IV hereof, the validity of the license shall cover the years applied and fees paid for.

A licensee/registrant who continues to engage in the rice and/or corn business but fails to file his application for renewal of license/registration shall be subject to a penalty of twenty five percent (25%) surcharge a month or fraction thereof and one hundred percent (100%) if application for renewal is filed after three months.

A licensee/registrant who fails to notify the Authority of his discontinuance in business as provided in the succeeding section, but who desires to reapply for license registration for the same business shall be deemed to have continued to engage in the same business, unless he/she could show and submit a valid and acceptable proof of cessation. Otherwise, the corresponding license/registration fees inclusive of surcharges, shall be collected for the applicable years.

**Section 16. Lost or Destroyed Grains Business License/Registration Metal Plate.**

A replacement of a lost/destroyed license/ registration metal plate may be issued by the Authority, upon satisfactory proof of such loss or destruction and the fact of such replacement issued shall be made of record. The cost of fabrication of the license/registration plate shall be paid by the licensee/registrant-grantee to the Authority.

**Section 17. Place of Business and Change of Business Address**

An applicant for grains business shall indicate in the application form his place of business which refers to the principal location of the business establishment and/or the location of the store/unit/branch/plant where his grains business activities are permanently located and/or are being operated.

A grains businessman applying for a change in business address within the licensing period, shall be charged a fee of two hundred pesos (P200.00) to cover the re-inspection and issuance of a new license/registration metal plate.

**Section 18. Change of Licensee**

In the event of death, or physical or mental incapacity of the licensee, before the expiry date of the license to engage in the grains business issued to him/her, the transfer of the business to the legal heirs/Court-appointed Estate Administrator shall be allowed within said licensing period, subject to compliance with all the requirements. A fee of two hundred pesos (P200.00) shall be paid to the Authority to cover the cost of the issuance of a new license and other administrative cost.

**Section 19. Change in Type of Business**

A grains businessman, whose type of business has changed from a single proprietorship to a partnership/corporation or vice-versa, shall be required to file a new application for license and/or registration and comply with the prescribed requirements.

**Section 20. Discontinuance in Business**

Any licensed rice and/or corn businessman who shall cease from engaging in any or all lines of activity in the said business for which he is licensed/registered, shall immediately notify the Authority in writing of said decision to discontinue in business and shall surrender thereto his/her NFA license/registration metal plate.

## REGULATION V

## License and Registration Fees

**Section 1. Licensing Fees**

In addition to the application fees mentioned in Section 2, Regulation IV above, the applicant except government entities/units, shall pay license fees and charges upon filing of the application according to the following schedules:

A. Retailing

| | | |
|---|---|---|
| 1 | Capitalization up to P10,000.00 | P 165.00 |
| 2. | Capitalization exceeding P10,000.00 up to P25,000.00 | 220.00 |
| 3. | Capitalization exceeding P25,000.00 up to P50,000.00 | 440.00 |
| 4. | Capitalization exceeding P50,000.00 up to P100,000.00 | 660.00 |
| 5. | Capitalization exceeding P100,000.00 up to P200,000.00 | 880.00 |
| 6. | Capitalization exceeding P200,000.00 up to P500,000.00 | 1,320.00 |
| 7. | Capitalization exceeding P200,000.00 up to P750,000.00 | 3,300.00 |
| 8. | Capitalization exceeding P750,000.00 up to P1,000,000.00 | 5,500.00 |
| 9. | Capitalization exceeding P1,000,000.00 | 11,000.00 |

B. Wholesaling

| | | |
|---|---|---|
| 1. | Capitalization up to P25,000.00 | P 660.00 |
| 2. | Capitalization exceeding P25,000.00 up to P50,000.00 | 1,320.00 |
| 3. | Capitalization exceeding P50,000.00 up to P100,000.00 | 1,980.00 |
| 4. | Capitalization exceeding P100,000.00 up to P250,000.00 | 3,300.00 |
| 5. | Capitalization exceeding P250,000.00 up to P500,000.00 | 5,500.00 |
| 6. | Capitalization exceeding P500,000.00 up to P750,000.00 | 11,000.00 |
| 7. | Capitalization exceeding P750,000.00 up to P1,000,000.00 | 16,500.00 |
| 8. | Capitalization exceeding P1,000,000.0 | 22,000.00 |

C. Threshing

| | | |
|---|---|---|
| 1 | Up to 5 cavans output capacity per hour of operation | P 330.00 |
| 2. | Exceeding 5 up to 10 cavans output capacity per hour of operation | 440.00 |
| 3. | Exceeding 10 up to 20 cavans output capacity per hour of operation | 660.00 |
| 4. | Exceeding 20 up to 30 cavans output capacity per hour of operation | 880.00 |
| 5. | Exceeding 30 up to 40 cavans output capacity per hour of operation | 1,210.00 |
| 6. | Exceeding 40 cavans output capacity per hour of operation | 1,760.00 |

D. Corn Shelling

| | | |
|---|---|---|
| 1. | Up to 5 cavans of corn grains output capacity per hour of operation | P 330.00 |
| 2 | Exceeding 5 cavans up to 10 cavans of corn grains output capacity per hour of operation | 440.00 |
| 3. | Exceeding 10 cavans up to 20 cavans of corn grains output capacity per hour of operation | 660.00 |
| 4. | Exceeding 20 cavans up to 30 cavans of corn grains output capacity per hour of operation | 880.00 |
| 5. | Exceeding 30 cavans up to 40 cavans of corn grains output capacity per hour of operation | 1,210.00 |
| 6. | Exceeding 40 cavans of corn grains output capacity per hour of operation | 1,760.00 |

E. Manufacturing

| | | |
|---|---|---|
| 1. | Capitalization up to P10,000.00 | P 880.00 |
| 2. | Capitalization exceeding P10,000.00 up to P 25,000.0 | 1,320.00 |
| 3. | Capitalization exceeding P25,000.00 up to P 50,000.00 | 1,760.00 |
| 4. | Capitalization exceeding P50,000.00 up to P200,000.00 | 2,640.00 |
| 5. | Capitalization exceeding P200,000.00 up to P500,000.00 | 3,520.00 |
| 6. | Capitalization exceeding P500,000.00 up to P750,000.00 | 5,500.00 |
| 7. | Capitalization exceeding P750,000.00 up to P1,000,000.00 | 8,250.00 |
| 8. | Capitalization exceeding P1,000,000.00 up to P3,000,000.00 | 16,500.00 |
| 9. | Capitalization exceeding P3,000,000.00 | 22,000.00 |

Owners/operators of processing establishments using rice and/or corn for their finished products, such as puto, poprice, and other similar processing/manufacturing commodities, shall pay the following fees:

| | | |
|---|---|---|
| 1. | Capitalization up to P2,000.00 | P 220.00 |
| 2. | Capitalization exceeding P2,000.00 up to P5,000.00 | 440.00 |
| 3. | Capitalization exceeding P5,000.00 up to P10,000.00 | 660.00 |
| 4. | Capitalization exceeding P10,000.00 up to P25,000.00 | 1,100.00 |
| 5. | Capitalization exceeding P25,000.00 | 1,540.00 |

| | | |
|---|---|---|
| F. | Exporting. | Abolished per E.O.554 |
| G. | Importing (Farmers) | 3,300.00 |
| | Importing (Non-Farmers). | 22,000.00 |
| H. | Indenting | 4,400.00 |

I Warehousing

| | | |
|---|---|---|
| 1. | From 12 cubic meters up to 100 cubic meters of storage space | P 330.00 |
| 2. | Exceeding 100 cubic meters up to 250 cubic meters storage space | 440.00 |
| 3. | Exceeding 250 cubic meters up to 500 cubic meters of storage space | 660.00 |
| 4. | Exceeding 500 cubic meters. | |
| 4.1 | For the first five hundred cubic meters of storage space | 880.00 |
| 4.2 | For every additional cubic meters or fraction thereof | 0.66/cu.m. |

J. Milling

1. Rice Mills

A. Single Pass Rice Mill - i.e. kiskisan and compact type rice mills, all without paddy separators.

| | | |
|---|---|---|
| 1. | Up to 5 cavans of palay input capacity per hour of operation | 330.00 |
| 2. | Exceeding 5 up to 10 cavans of palay input capacity per hour of operation | 660.00 |
| 3. | Exceeding 10 up to 15 cavans of palay input capacity per hour of operation | 1,210.00 |
| 4. | Exceeding 15 up to 20 cavans of palay input capacity per hour of operation | 1,760.00 |
| 5 | Exceeding 20 cavans input capacity per hour of operation | 2,640.00 |

B. Multi-Pass Rice Mill - i.e. Conventional, improved conventional and modern type rice mills all equipped with paddy separators

| | | |
|---|---|---|
| 1 | Up to 10 cavans of palay input capacity per hour of operation | 660.00 |
| 2 | Exceeding 10 up to 15 cavans of palay input capacity per hour of operation | 1,210.00 |
| 3. | Exceeding 15 up to 20 cavans of palay input capacity per hour of operation | 2,200.00 |
| 4. | Exceeding 20 up to 30 cavans of palay input capacity per hour of operation | 2,640.00 |
| 5. | Exceeding 30 up to 40 cavans of palay input capacity per hour of operation | 3,960.00 |
| 6. | Exceeding 40 up to 50 cavans of palay input capacity per hour of operation | 5,720.00 |
| 7 | Exceeding 50 up to 60 cavans of palay input capacity per hour of operation | 7,480.00 |
| 8 | Exceeding 60 up to 80 cavans of palay input capacity per hour of operation | 9,680.00 |
| 9. | Exceeding 80 up to 100 cavans of palay input capacity per hour of operation | 12,760.00 |
| 10. | Exceeding 100 up to 120 cavans of palay input capacity per hour of operation | 15,400.00 |
| 11. | Exceeding 120 up to 140 cavans of palay input capacity per hour of operation | 18,700.00 |
| 12. | Exceeding 140 cavans of palay input capacity per hour of operation | 22,000.00 |

2. Corn Mills

A. Single-Pass Corn Mill - covers grinder mills with only one set of grinding plates and roll mills with only one set of steel rollers.

| | | |
|---|---|---|
| 1. | Up to 5 cavans of corn grains input capacity per hour of operation | 330.00 |
| 2. | Exceeding 5 up to 10 cavans of corn grains input capacity per hour of operation | 440.00 |
| 3 | Exceeding 10 up to 20 cavans of corn grains input capacity per hour of operation | 660.00 |
| 4. | Exceeding 20 up to 30 cavans of corn grains input capacity per hour operation | 1,210.00 |
| 5 | Exceeding 30 cavans of corn grains input capacity per hour of operation | 2,200.00 |

B. Multi-Pass Corn Mill - includes grinder mills with two or more sets of grinding plates or roller mills with two or more sets of steel rollers.

| | | |
|---|---|---|
| 1 | Up to 5 cavans of corn grains input capacity per hour of operation | 330.00 |
| 2. | Exceeding 5 to 10 cavans of corn grains input capacity per hour of operation | 440.00 |
| 3 | Exceeding 10 up to 20 cavans of corn grains input capacity per hour of operation | 660.00 |
| 4 | Exceeding 20 up to 30 cavans of corn grains input capacity per hour of operation | 1,210.00 |
| 5. | Exceeding 30 up to 40 cavans of corn grains input capacity per hour of operation | 2,200.00 |
| 6 | Exceeding 40 up to 60 cavans of corn grains input capacity per our of operation | 2,310.00 |
| 7. | Exceeding 60 up to 80 cavans of corn grains input capacity per hour of operation | 3,300.00 |
| 8. | Exceeding 80 up to 120 cavans of corn grains input capacity per hour of operation | 4,400.00 |
| 9 | Exceeding 120 cavans of corn grains input capacity per hour of operation | 6,600.00 |

K. Mechanical Drying

1 Batch type

| | | |
|---|---|---|
| 1.1 | Up to 40 bags of grains per batch | 220.00 |
| 1.2. | Exceeding 40 bags up to 100 bags of grains per batch | 330.00 |
| 1.3 | Exceeding 100 bags of grains per batch | 660.00 |

2 Continuous Flow type

| | | |
|---|---|---|
| 2.1 | Up to 2.5 tons of grains per hour of operation | 440.00 |
| 2.2. | Exceeding 2.5 tons up to 10 tons of grains per hour of operation | 880.00 |
| 2.3. | Exceeding 10 tons of grains per hour of operation | 1,760.00 |

| | | |
|---|---|---|
| L | Packaging | 1,100.00 |

M. Mist Polishing (As Stand Alone Facility)

| | | |
|---|---|---|
| 1 | Up to 20 cavans output capacity per hour of operation | 480.00 |
| 2 | Exceeding 20 cavans up to 40 cavans output capacity per hour of operation | 640.00 |
| 3 | Exceeding 40 cavans up to 60 cavans output capacity per hour of operation | 960.00 |
| 4 | Exceeding 60 cavans up to 80 cavans output capacity per hour of operation | 1,280.00 |
| 5. | Exceeding 80 cavans up to 100 cavans output capacity per hour of operation | 1,780.00 |
| 6 | Exceeding 100 cavans output capacity per hour of operation | 2,560.00 |

**Section 2: Registration Fees**

In addition to the application fees mentioned in Section 2, Regulation IV, the applicant shall pay a registration fee of:

1 Transportation Facilities -

| | | |
|---|---|---|
| A. | Trucks with 4 to 6 wheels | 220.00/unit |
| B. | Trucks with 8 wheels | 330.00/unit |
| C. | Trucks with 10 or more wheels | 440.00/unit |

2 Unit/Store/branch outlet for each of the following: 220.00/unit

- A. Mechanical dryer for owner's/operator exclusive use/own stocks;
- B. Warehouse for own produce;
- C. Threshers for own produce;
- D. Shellers for own produce;
- E. Packaging machine for own use;
- F. Manufacturers/Importers/Dealers/Distributors of Post-production equipment and/or blending equipment for iron rice fortification.
- G. Blending Equipment (volumetric mixers/feeders) used for producing iron-fortified rice

3. Establishment in case of ... 220.00/unit

- H Institutions/establishments
- I Mills and other facilities, equipment not in operation;
- J. Poultry and hog raisers securing rice and/or corn and/or their by-products from the Authority to be used for animal feeds."
- K. Facilities/equipment for rice parboiling

## REGULATION VI

## GUARANTEE/BOND AND FIRE INSURANCE FOR WAREHOUSE, MILL, CORN SHELLER, THRESHER AND DRYER

**Section 1. Guaranty/Bond and Fire Insurance Requirement for Warehouse, Mill, Corn Sheller, Thresher and Dryer**

An applicant for a license to engage in the business of receiving palay/rice and/or corn for storage, milling, corn shelling, threshing or drying shall before approval of his application, post in favor of the Authority sufficient guaranty/ bond and fire insurance in the amount and nature therein prescribed.

*Exemptions:* These guaranty/bond and fire insurance coverage shall not be required of owners and/or operators of single pass type rice or corn mills and/or shellers/threshers/dryers/, provided the palay/corn stocks received by them for milling, shelling, threshing or drying are returned to the owner thereof at the end of the milling/shelling/threshing/ drying day. If and when an applicant claims these exceptions, he/she shall:

A) Submit an affidavit, duly notarized, stating the reasons for said exemption; and,
B) Post a Notice in conspicuous place in the mill, sheller, thresher/dryer premises, with following inscription: "THIS MILLER/ SHELLER/THRESHER/ DRYER OPERATOR IS NOT BONDED AND THEREFORE NOT AUTHORIZED BY NFA TO KEEP PALAY/CORN STOCKS AFTER THE DAY'S MILLING/SHELLING/ THRESHING/ DRYING HOURS."

**Section 2. Guaranty/Bond.** The purpose of the guaranty/bond is to secure the faithful compliance of the applicant's obligations and responsibilities set forth under these Rules

A. Types of Guaranty-Bond. The types of acceptable guaranty/bond are any of the following, namely:

1 Cash bond deposited with the proper cashier or disbursing officer of the Authority which shall be kept by the latter until released in accordance with these Rules;

2. A Deed of Assignment in favor of the Authority. Any one of the following:

2.1 Bank deposits free from all liens and encumbrances, in an amount required under these Rules with any reputable bank upon the written agreement of the bank in the form prescribed by the Authority;

2.2 Philippine government bonds and securities like Land Bank bonds, Bangko Sentral ng Pilipinas Certificates of Indebtedness (BSPCI) DBP bonds, Treasury Bills and other types of government securities or shares of stocks of private corporations acceptable to the Authority. Provided, however, that in all cases the maximum mortgage value of the collateral shall be seventy percent (70%) of the current fair market value of the same.

The aforementioned certificate of bank deposit, bonds, securities and shares of stocks shall be endorsed in favor of the Authority, free from all liens and encumbrances, and shall be kept by the proper official of the Authority until cancellation of the Deed of Assignments in accordance with these rules; Shares of Stocks of private corporations shall be registered in the stocks and transfer book of the corporation

3. A first Real Estate Mortgage in such form as may be prescribed by the Authority and upon submission of the following requirements, to wit:

a) Original copy of the Owner's Transfer or original Certificate of Title of the property, the maximum mortgage value of which shall be seventy percent (70%) of the current fair market value thereof based on the current Tax Declaration;
b) Original copy of current Tax Declaration,
c) Copy of the latest payment of real estate taxes and current tax clearance issued by the proper city or municipal treasurer;
d) Original copy of location or subdivision plan with vicinity map duly signed and sealed by a Geodetic Engineer;
e) Original copy of the notarized Special Power of Attorney of the registered owner/s and spouse/s, if any, when the property offered as security is not owned by the applicant;
f) In case of an agricultural land, an affidavit of the registered owner that the same is not tenanted and if the property is tenanted, a notarized written consent of the tenant/s and written approval of the mortgage by the proper officer of the Department of Agrarian Reform;
g) In case any building, fixed equipment or facilities and other permanent improvements existing on the land are also included in the deed of mortgage, the same shall be insured with the NFA accredited insurance companies against loss by fire and the insurance policy shall be endorsed in favor of the Authority as the designated beneficiary thereof;
h) The Deed of Mortgage executed in favor of the Authority shall be registered with the proper Registry of Deeds;
i) Whenever the real estate property offered as security is not covered by the Torrens Title under Act No. 496, as amended, in addition to the aforementioned pertinent requirements, the following shall also be submitted:
   - i) Original copy of Survey Plan approved and signed by the Bureau of Lands;
   - ii) Written certificate of the Bureau of Lands that the property offered as collateral is not part of the public domain;
   - iii) Certified true copies of deeds of sale, donation, exchange cession, juridical, extra juridical partition or self-adjudication and other documents evidencing transfer or acquisition of the property duly registered with the proper Registry of Deeds under R. A. No. 3344, as amended;
   - iv) The Deed of Mortgage executed in favor of the Authority shall be entered in the proper Registry of Deeds in accordance with the provisions of R.A. No. 3344 as amended.

4. A. Surety bond issued by an NFA accredited surety company providing, among others, for a perpetual undertaking in favor of the Authority until canceled and released by the latter in accordance with these Rules.

B. Amount of Guaranty/Bond - The amount of surety bond shall be no less than Thirty-three and one third percent (33 1/3%) of the current market value of palay/rice and/or corn except in case of leased warehouse where the bond shall be set at fifty percent (50%) of the current market value. The current market value shall mean the support price fixed by the NFA Council.

Total value of guaranty/bond shall be based on any of the following:

1. On the maximum quantity of palay/rice/corn to be kept for storage at any one time in case of warehouses;
2. On the total input capacity of the mill/dryer or output capacity of the sheller/thresher, for 12 hours operation. However, the applicant may put up a nominal cash bond of P1,500.00 for any of the following:
   - a. Rice or corn mills, single pass and the milling capacity thereof does not exceed 5 sacks of palay/corn at 50 kilograms each net weight per hour of operation;
   - b. Corn shellers, palay threshers or dryers the capacity of which does not exceed 10 sacks of corn grains/ palay at 50 kilograms each net weight per hour of operation

If for any reason the Authority shall find the licensee's guaranty/bond to be worthless, inadequate or has diminished in value, the licensee shall be required to submit sufficient additional guaranty/bond in amount to be determined by the Authority. In such case, the licensee shall be given by the Authority a reasonable time to submit the additional guaranty/bond and his failure to comply will be a cause for cancellation or revocation of the license. In such case, the license fees paid by the licensee shall be deemed forfeited in favor of the Authority.

c. Cancellation/Release of Guaranty/bond - When a licensee desires to have his guaranty bond canceled/ released, he shall:

1. Signify his intention in written application addressed to the Administrator or duly authorized representative in the province where his bonded warehouse, mill, sheller, thresher or dryer is located.
2. Submit an affidavit, duly notarized, stating among others, the following:
    - A. That he ceased to engage in or retired from the business of receiving grains for storage, milling, shelling, threshing, drying only, under the National Food Authority Act;
    - B. That he has fully paid, returned or liquidated all the grains he has received for storage, milling, shelling, threshing or drying only; and
    - C. That he has no more obligation and liabilities under the bond sought by him to be cancelled or released.
3. Publish at his own expense his application for cancellation/release once a week for three (3) consecutive weeks in a newspaper of general circulation in the locality where his bonded warehouse, mill, sheller, thresher or dryer is located.
4. Furnish NFA the proof of publication.
5. Submit a certification issued by the NFA Provincial Manager where the warehouse, mill, sheller, thresher, dryer is located and that there are no claimants against the bond sought to be cancelled. Said certification shall be issued three weeks after the last day of publication. However, publication and certification from the NFA Provincial Manager may be dispensed with in any of the following cases:
    - a. When the bond is a nominal cash guaranty/bond of P1,500.00 and is for single-pass rice/ corn mill and/or sheller/thresher/dryer.
      A copy of the application for cancellation/release shall be posted by the applicant for three consecutive weeks in a conspicuous place in front of the mill/sheller/thresher/dryer building and in the municipality hall of the locality where the mill/sheller/ thresher/dryer is located.
    - b. Whenever applicable, the guaranty/bond put up by a miller used for purposes of entering into a milling contract with the Authority and not for purposes of accepting third party deposits. The miller-contractor shall submit the following:
        - b.1. Affidavit to the effect that the guaranty/bond sought to be cancelled or released was posted only to answer for the stocks belonging to the Authority duly covered by a milling contract and that no third party deposits have ever been accepted during the existence of the bond.
        - b.2. Clearance from the Commission on Audit and the Authority certifying to the full compliance with the milling contract in question and liquidation of accountabilities pertaining hereto.
    - c. When all the warehouse receipts issued by the franchised bonded warehouseman were only for his own grains and that he has never accepted deposits from third parties during the existence of the bond sought to be cancelled, which fact shall be contained in an affidavit of the franchise holder.
    - d. When the bond sought by him to be cancelled or released has been replaced and/or substituted by another bond issued by the same or another surety company accredited by NFA.
6. All unused as well as cancelled negotiable warehouse receipts shall be surrendered to the Authority before any guaranty/bond for storage may be cancelled or released.

**Section 3. Fire Insurance**

The purpose of the fire insurance is to ensure all the palay/rice and/or corn stocks received by the warehouseman, miller, sheller/thresher/dryer owner/operator for storage, milling, shelling, threshing or drying, against loss or damage by fire for the actual current market value of such commodities. The fire insurance policy shall be issued by an NFA accredited insurance company.

## REGULATION VII

## FRANCHISE BONDED WAREHOUSE

**Section 1. Franchise**

A Franchise is a privilege granted to an owner/operator of NFA licensed bonded warehouse to enable him to issue negotiable warehouse receipts and avail of financing and other government programs. A franchised bonded warehouse, in addition to this regulation, shall be subject to the regulations on bonded warehouse embodied in these Rules and Regulations.

**Section 2. Qualifications**

A. No person, natural or juridical shall be granted a franchise unless licensed by the NFA to engage in bonded warehousing of palay/rice and/or corn and their by-products, who has not complied with these Rules and Regulations or those to be hereinafter promulgated by the Authority.

B. The applicant for franchise must be of good moral character, and must be of sound and stable financial and credit standing.

C. The grains bonded warehouse of the applicant must be located in an area where production is sufficient and profitable for operation.

D. Said bonded warehouse should meet the minimum storage capacity requirement of five thousand (5,000) cavans at any one time per warehouse.

**Section 3. Disqualifications**

The following applicants shall not be granted a franchise:

A. Defaulting contractors of the defunct RCA and the NGA/NFA;

B. Those whose bonded warehouses have a capacity of less than five thousand (5,000) cavans at any one time.

**Section 4. Application and Requirements for Franchise**

A. Any person, natural or juridical, who owns/operates an NFA licensed bonded warehouse and who has met the qualifications and none of the disqualifications hereto, may apply for a franchise.

B. The application for franchise shall be filled out in triplicate, duly signed and sworn to by the applicant himself and in case of juridical persons, by its duly authorized representative and shall be submitted to the regional/ provincial offices. In addition to the requirements enumerated in Regulations IV and V, applicants for franchise shall be required to submit two (2) copies of the following requirements:

1. Income Tax Returns for immediately preceding 2 years with Bureau of Internal Revenue (BIR) Official Receipt and Bank Confirmation Receipts,
2. Audited Financial Statements for immediately preceding 2 years;
3. Certificate of Good Credit Standing from any bank;
4. Specimen signatures of the applicant or his authorized representative witnessed by the Authority's licensing officer;
5. If the applicant is an estate, Court Order appointing the Special Administrator/Administrator/Executor and authorizing the duly appointed Special Administrator/Executor to apply for franchise to transact business/ contract a loan.
6. Impression of dry seal of the bonded warehouse subject of the franchise.

**Section 5. Fees**

A. Application Fee - Upon filing of the application for a franchise, the applicant shall pay an unrefundable application fee of Two Thousand Pesos (P2,000.00) per warehouse subject of the application, to cover a period of five (5) years. Provided, however, that if a franchise holder who has surrendered his franchise certificate for cancellation reapplies, he shall pay the application fee charged to new applicants.

B. Franchise Fee - In addition to the application fee, the applicant shall pay a franchise fee of One Thousand Pesos (P1,000.00), upon approval of his/her franchise application, to be payable before the issuance yearly thereafter for the duration of the franchise.

C. Amendment Fee - In case the franchise holder files an application for an increase/decrease of franchise bonded capacity, he shall pay an amendment fee of Six Hundred Pesos (P600.00) per warehouse

D. Replacement Fee - In case of lost Franchise certificate, a replacement fee of Six Hundred Pesos (P600.00) shall be charged.

**Section 6. Approval and Duration of Franchise**

Upon approval of the application for franchise by the Administrator, or his duly authorized representative, a Certificate of Franchise shall be issued which shall be valid for a period of five (5) years, subject to the following conditions:

1) Renewal of bonded warehousing license;
2) Payment of annual franchise fee of One Thousand Pesos (P1,000.00);
3) A track record showing a stable and sound financial and credit standing;
4) Submission of Income Tax Return and audited Financial Statement for the preceding year,
5) Compliance with theses Rules and Regulations and other pertinent and existing laws, directives and circular;
6) Franchisee continuously possesses all the qualifications and none of the disqualification for franchise;

The franchise shall be sooner revoked or canceled for any of the following reasons

1) Cancellations or revocation of the grains bonded business license,
2) Printing issuing or knowingly using, possessing or negotiating a canceled, unauthorized, illegal, counterfeit or falsified warehouse receipt.
3) Fraudulent misrepresentation by the applicant in connection with his application for franchise;
4) Violation of the conditions for the issuance of the franchise and of the laws, rules and regulations relative thereto;
5) Failure to comply with the provisions of all existing laws, rules and regulations governing grains bonded warehouses embodied in Regulation IV hereof as well as those to be hereinafter promulgated.

**Section 7. Signboard**

A licensed grains bonded warehouseman granted a franchise under the provisions of this regulation shall likewise, hang on a prominent place, on the exterior wall of the warehouse subject of the franchise, a signboard measuring at least 75 cm in width and 135 cm in length, bearing the name or business name of the franchisee, the control number and the words "Franchised Grains Bonded Warehouse"

## REGULATION VIII

## WAREHOUSE RECEIPTS (NEGOTIABLE AND NON - NEGOTIABLE)

**Section 1. Availability**

The Authority shall provide at nominal costs, both negotiable and non - negotiable warehouse receipts to franchised bonded warehouses and only non - negotiable warehouse receipts to license grains bonded warehouses.

**Section 2. Form**

The Warehouse Receipt shall be composed of the "Stub" portion which shall be retained by the warehouseman issuing it; the "control" portion which shall be forwarded to the NFA; and the "Warehouse Receipt Proper" portion which shall be delivered to the depositor.

**Section 3. Printing of Warehouse Receipts**

A negotiable or non - negotiable warehouse receipt shall be printed on a security note paper, and serially numbered. Each booklet must contain fifty (50) warehouse receipts, which shall provide among other things the following:

A. Specific quantity in denominations of 5, 10, 20, 50, 100 cavans, or other denominations as may be necessary, shall be printed on the face of the receipt and shall be conclusive evidence as to the number or quantity deposited under such receipt.

B. The Warehouse Receipt shall be printed in the following denominations and varying colors:

1. Quedan for Palay (Negotiable and Non-negotiable):
    - 1.1) 5 cavans denomination shall be colored light yellow;
    - 1.2) 10 cavans denomination shall be colored light green;
    - 1.3) 20 cavans denomination shall be colored light blue;
    - 1.4) 50 cavans denomination shall be colored light violet;
    - 1.5) 100 cavans denomination shall be colored light pink.
2. Quedan for Grains other than palay (Negotiable and Non-negotiable)
    - 2.2) 5 cavans denomination shall be colored light orange;
    - 2.2) 10 cavans denomination shall be colored aquamarine;
    - 2.3) 20 cavans denomination shall be colored yellow green;
    - 2.4) 50 cavans denomination shall be colored pink;
    - 2.5) 100 cavans denomination shall be colored beige.

**Section 4. Issuance**

A. Every warehouseman shall immediately issue either negotiable or non-negotiable warehouse receipt for grains actually delivered to and received by him for storage in his warehouse.

B. Every warehouse receipt issued to be valid shall be signed and sealed by the warehouseman/franchisee, or by his duly authorized representative. Five specimen signatures of the warehouseman and/or of the duly authorized representative together with the Authority to act and sign in behalf of the licensed warehouseman shall be submitted to the Authority.

C. The entries made in the negotiable warehouse receipts are conclusive evidence as to the facts stated therein.

D. Whenever a franchised bonded warehouseman desires to issue a negotiable warehouse receipt in his own name, he shall first notify the Authority in writing after which an inspection of the warehouse shall be ordered by the latter to determine actual existence of such grains owned by him. The notice shall be accompanied by an affidavit certifying that the grains for which such warehouse receipt is issued in his name belongs to him. The warehouse receipt shall not be issued by such warehouseman until the inspector of the Authority has certified to the actual existence and quality (indicating variety, grade, crop year, moisture content) of the grains in the warehouse.

E. Any erasures, correction or modification made on the warehouse receipt shall render the receipt null and void. The same shall be canceled and a new one shall be issued in lieu thereof. A holder in due course of the warehouse receipt who discovers any erasure, correction, alternation or modification shall immediately surrender the same for cancellation to the warehouseman who issued it, and in lieu thereof, a new warehouse receipt shall be issued by the warehouseman indicating the true and correct facts. The record of the Authority shall be verified, which shall be the final basis for the issuance of new receipt. The depositor shall pay the cost of every new receipt issued. The canceled warehouse receipt must be surrendered to the Authority within 24 hours and the fact of cancellation must be noted in the bonded warehouseman's records.

F. In case a receipt issued by a licensed warehouseman is lost or destroyed, a new receipt with the same terms and conditions and subject to the requirements of laws and these regulations may be issued with the word "DUPLICATE" stamped or written on its face. Before such duplicate receipt is issued a Notice of said loss or destruction shall be posted by the party applying for the issuance of such duplicate receipt, for three (3) consecutive weeks in a conspicuous place in front of the bonded/franchise warehouse.

G. Before issuing any duplicate receipt, the warehouseman may require the depositor or other person applying therefor, to execute and file a cash and/or surety bond in the amount twice the market value, at the time the bond is given, of the grains represented in the lost or destroyed receipt. Such bond shall be so conditioned as to answer for any damage or loss the warehouseman may suffer by reason of the issuance of such duplicate receipt.

H. Whenever a bonded warehouseman delivers to any person only a part of the grains deposited for which he has issued a negotiable or non - negotiable receipt, he shall demand the return and cancel the same and issue another for the remaining grains in deposit in accordance with these rules and regulations. In both cases, the holder in due course of the warehouse receipt shall pay the cost of every new warehouse receipt issued.

I. The denominations of the warehouse receipts may be changed if the depositor so desires, upon his surrender of the warehouse receipt to and the subsequent cancellation of the warehouse receipt by the warehouseman. New warehouse receipt of the desire denomination shall be issued by the warehouseman upon payment by the depositor of the cost of each new warehouse receipt issued.

**Section 5. Cancellation**

A. Subject to the penal provisions of existing laws, every licensed franchise bonded warehouseman must not dispose of or deliver to any person the grains, for which he has issued a warehouse receipt unless and until such receipt has been returned to and canceled by him.

B. All warehouse receipts surrendered by depositors must be canceled and surrendered by the warehouseman to the Authority within 24 hours from surrender by the depositor and the fact of cancellation must be made of record

**Section 6. Non-Coverage**

Owners and/or operators of rice and/or corn mills, corn shellers, threshers or dryers receiving grains for milling, shelling, threshing or drying only, and are licensed and bonded in accordance with the provisions of these rules and regulations, shall not come within the purview of Sec. 4 and 5 of this regulation.

**Section 7. Warehouseman's Warehouse Receipt Record Book**

A. The Authority shall provide each bonded warehouseman a Warehouse Receipt Record Book at nominal cost.

B. The bonded warehouseman shall enter in the said Record Book the following:

1. Names and address of the depositors;
2. Dates of deposits;
3. Serial numbers of bonded warehouse receipts issued;
4. Variety, moisture content, quantity;
5. Storage fee;
6. All withdrawals made by the depositors or holders of warehouse receipts; and
7. Cancellation of the corresponding warehouse receipts surrendered to him

C. The record book shall be kept in the office of the bonded warehouseman and shall, at all times, be open for inspection by the Administrator or his duly authorized representative.

## REGULATION IX

## DISPLAY OF LICENSE/REGISTRATION AND/OR CERTIFICATE OF FRANCHISE AND DISPLAY OF SIGNBOARD

A license/registration issued by the Authority shall be displayed in a conspicuous place in the establishment duly licensed/registered/franchised by the Authority, for the ready inspection by the Administrator, or by his duly authorized representative at all times. Likewise a signboard specified in Section 6 and 7, Regulations IV and VII, respectively, shall be hang in a conspicuous place on the wall of the establishment

## REGULATION X

## MAINTENANCE OF SEPARATE BOOKS AND RECORDS KEEPING

All licensees shall keep and maintain separate books of accounts exclusively for their grains business which shall be registered with the nearest NFA office. Said books shall at all times be open for inspection by the Administrator or his duly authorized representative.

Bonded warehousemen who are also rice and/or corn millers, shall keep a separate uniform system of accounting and records keeping of deposits and withdrawals in the manner and form to be prescribed by the Authority.

## REGULATION XI

## UNIFORM REPORTING SYSTEM

**Section 1. Types of Reports**

All warehousemen, licensed and/or franchised by NFA shall submit the following reports to the Authority on the dates herein below specified:

1. A weekly report on bonded stocks covering all transactions from Friday 1:00 P.M. to Friday 12:00 NN.
2. A monthly abstract of non-bonded stocks on or before the 10th of each succeeding month being reported.

**Section 2. Submission of Reports**

Whenever the Administrator or his duly authorized representative deems necessary for the proper enforcement of the provisions of the NFA Act, and other pertinent existing laws, the implementation and enforcement of which is vested with the Authority, these Rules and Regulations and such rules and regulations which may be promulgated hereafter, he or his duly authorized representative may, from time to time and as often as may be necessary, require all licensees/registrants to submit to the Authority, grains stock inventory and such other reports as may be specified in his Memorandum Order, Directive or Circular.

## REGULATION XII

## INSPECTION, SAMPLING AND TEST METHOD

**Section 1.** The administrator or his duly authorized representatives shall be permitted to open any package/bag containing or supposed to contain any grain, to inspect the same and take therefrom samples for analysis, in order to ascertain the grade and quality thereof.

**Section 2.** Palay, milled rice and shelled corn shall be sampled in accordance with the NFA Standard for Grain Sampling.

**Section 3.** Testing and analysis of palay, milled rice and shelled corn shall be as specified in NFA official test method for palay (paddy), milled rice and shelled corn (maize), respectively.

## REGULATION XIII

## STANDARD SPECIFICATIONS OF PALAY, MILLED RICE, MILLED CORN GRITS AND SHELLED CORN

**Section1. Moisture Content**

The moisture content of palay, milled rice, and shelled corn shall not exceed 14 percent on "as received" basis. However, in case the moisture content exceeds 14 percent, the price of such grains shall be adjusted according to the actual quality of grains delivered.

**Section 2. Classification and Grading**

A Palay and milled rice shall be classified according to the size of palay; size of the whole kernel for milled rice, as follows:

i. Very long - For palay, the average length of the full size palay grains is 9.9 millimeters and above; For milled rice, 80% or more of the whole of milled rice kernels having a length of 7.5 millimeters and above.
ii. Long - For palay, the average a length of the full size palay grain is between 8.8 to 9.8 millimeters; For milled rice, 80 percent or more of the whole of milled kernels have a length of 6.4 to 7.4 millimeters.
iii. Medium - For palay, the average length of the full size palay grain ranges from 8.0 to 8.7 millimeters; For milled rice, 80 percent or more of the whole of milled kernels have a length of 5.5 to 6.3 millimeters.
iv. Short - For palay, the average length of the full size palay grain is below 8.0 millimeters, For milled rice, 80 percent or more of the whole of milled rice kernels have a length of less than 5.5 millimeters.

B. Corn grits shall be classified according to type and size.

B.1 Type

i. White corn grits - Milled white corn grains which may include not more than five per cent (5%) of corn grits of other colors
ii. Yellow corn grits - Milled yellow corn grains which may include not more than five percent (5%) of corn grits of other colors
iii. Mixed corn grits - Consist of corn grits of various colors that do not meet the color requirements for either white or yellow corn grits

B.2 Sizes

i. Corn grits No. 10 - Composed of 35% minimum of grits No. 10; 35% maximum of grits No. 12; 25% maximum of grits No. 14; and 5% maximum of grits No. 16;
ii. Corn grits No. 12 - Composed of 35% minimum of grits No. 12; 10% maximum of grits No. 10; 35% maximum of grits No. 14; and 20% maximum of grits No. 16.
iii. Corn grits No. 14 - Composed of 35% minimum of grits No. 14; 25% maximum of grits No. 12; and 40% maximum of grits No. 16.
iv. Corn grits No. 16 - Composed of 35% minimum of grits No. 16; 40% maximum of grits No. 14; and 25% maximum of grits No. 12

C. Shelled corn shall be of three classes.

i. flint corn
ii. dent corn
iii. pop corn

D. Shelled corn shall be of 3 types:

i. Yellow corn
ii. White corn
iii. Mixed corn

E. Palay shall conform with the grade requirements specified in the following table:

**GRADE REQUIREMENTS FOR PALAY**

| GRADING FACTORS (% by weight) | PREMIUM | GRADE 1 | GRADE 2 | GRADE 3 |
|---|---|---|---|---|
| Purity, min. | 98.00 | 95.00 | 90.00 | 85.00 |
| Foreign matters, max. | 2.00 | 5.00 | 10.00 | 15.00 |
| a) Weed seeds and other crop seeds, max. | 0.10 | 0.10 | 0.25 | 0.50 |
| b) Other foreign matters, max. | 1.90 | 4.90 | 9.75 | 14.50 |
| Defectives: | | | | |
| Chalky and immature kernels, max. | 3.00 | 6.00 | 12.00 | 20.00 |
| Damaged kernels, max. | 0.50 | 1.50 | 3.00 | 5.00 |
| Contrasting types, max. | 3.00 | 6.00 | 10.00 | 16.00 |
| Red kernels, max | 1.00 | 3.00 | 5.00 | 10.00 |
| Discolored kernels, max. | 0.50 | 2.00 | 4.00 | 8.00 |
| Moisture Content, max. | 14.00 | 14.00 | 14.00 | 14.00 |

E.1 Palay which exceeds the maximum limit or falls short of the minimum requirements for any grade factor or parameter of a given grade shall be given the next lower grade.
E.2 Palay which does not meet any of the grade requirements above, shall be graded as "off-grade palay".
E.3 The maximum percentage of other foreign matters (b) maybe exceeded provided the total percentage of foreign matter (a & b) is not exceeded.
E.4 Palay which contains 50 percent or more red kernels shall be graded and designated according to the grade requirements of this standard but the words "Red Rice" shall be added as part of the grade designation.
E.5 Special variety palay shall be graded and designated according to the grade requirements of this standard.
E.6 Palay shall have moisture content of 14% maximum as received when tested in accordance with PNS ISO 712.
E.7 Palay shall be free from objectionable and foreign odors, pest infestation and other contaminants.
E.8. Palay shall not contain chemical residue in excess of the maximum limits recommended by the Joint FAO-WHO-10 Codex Alimentarius.

F. Shelled corn shall conform with the grade requirements specified in the following table:

**GRADE REQUIREMENT FOR SHELLED CORN**

| GRADING FACTORS (% by weight) | PREMIUM | GRADE 1 | GRADE 2 | GRADE 3 |
|---|---|---|---|---|
| Foreign matter, max. | 0.50 | 1.00 | 1.50 | 2.00 |
| Corn of other colors, max. | 2.00 | 4.00 | 6.00 | 8.00 |
| Shriveled and Immature Kernels, max. | 1.50 | 3.00 | 5.00 | 7.00 |
| Damaged kernels, total | 3.00 | 5.00 | 7.00 | 10.00 |
| Moldy kernels, max. | 0.10 | 1.00 | 2.00 | 3.00 |
| Moisture content, max. | 14.00 | 14.00 | 14.00 | 14.00 |

F.1 Shelled corn which exceeds the maximum limit or falls short of the minimum requirement for any grade factor or parameter of a given grade shall be given the next lower grade.
F.2. Shelled corn which does not meet the grade requirements specified above, shall be graded and designated as "Off-grade Corn".
F.3. Weevily corn shall be graded according to the grade requirements specified above, and the words "Weevily Corn" shall be added as part of the grade designation.

G. The classes of milled rice according to the degree on milling shall be as follows:

i. Under milled - Rice kernel from which the hull, a part of the germ and all or part of the outer bran layers, but not the inner bran layers have been removed.
ii. Regular milled - Rice kernel from which the hull, the germ, the outer bran layers and the greater part of the inner bran layers have been removed, but parts of the lengthwise streaks of the bran layers shall be within the range of 20 - 40% of the kernels.
iii. Well milled - Rice kernel from which the hull, the germ, the outer bran layers and the greater part of the inner bran layers have been removed, but parts of the lengthwise streaks of the bran layers shall be less than 20% of the kernels.
iv. Over milled - Rice kernel from which the hull, the germ, and the bran layers have been completely removed.

H. Milled rice shall conform with the grade requirements specified in the following table.

**GRADE REQUIREMENTS FOR MILLED RICE**

| GRADING FACTORS (% by weight) | PREMIUM | GRADE 1 | GRADE 2 | GRADE 3 | GRADE 4 | GRADE 5 |
|---|---|---|---|---|---|---|
| Head Rice, min. | 95.00 | 90.00 | 85.00 | 75.00 | 65.00 | 55.00 |
| Brokens, max. (Total, Including Brewers) | 5.00 | 10.00 | 15.00 | 25.00 | 35.00 | 45.00 |
| Brewers, max. | 0.10 | 0.20 | 0.50 | 0.60 | 1.00 | 2.00 |
| Defectives : | | | | | | |
| Damaged kernels max. | 0.50 | 0.70 | 1.00 | 1.50 | 2.00 | 3.00 |
| Chalky kernels, max. | 4.00 | 5.00 | 7.00 | 7.00 | 10.00 | 15.00 |
| Immature kernels max | 0.20 | 0.30 | 0.50 | 2.00 | 2.00 | 2.00 |
| Contrasting types, max. | 3.00 | 5.00 | 10.00 | - | - | - |
| Red kernels, max | 1.00 | 2.00 | 4.00 | 5.00 | 5.00 | 7.00 |
| Foreign matters max. | 0.03 | 0.10 | 0.15 | 0.17 | 0.20 | 0.25 |
| Paddy (max. nos. per 1000 grams.) | 10.00 | 15.00 | 20.00 | 25.00 | 25.00 | 25.00 |
| Moisture Content | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 |
| Milling Degree | WMR | WMR | RMR | RMR | RMR | RMR |

H.1. Milled rice shall have moisture content of 14% maximum as received when tested in accordance with PNS ISO 712.
H.2. Milled rice shall be free from objectionable and foreign odors, pest infestations and other contaminants.
H.3. Milled rice which exceeds the maximum limit or falls short of the minimum requirements for any grade factor or parameter of a given grade shall be given the next lower grade.
H.4. Milled rice from grades G2 to G5 which are well-milled shall have the word "Super" added as part of the grade designation (e.g. Super).
H.5. Milled rice from grades G2 to G5, which are under milled, shall have the word "Ordinary" added as part of the grade designation (e.g. G2 Ordinary).
H.6. Milled rice which does not meet the requirements specified above in any of the grade factors shall be graded as "Off-Grade Rice";
H.7. Milled rice which contains 50% or more red kernels shall be graded according to the grade requirement specified above and the word "Red Rice" shall be added as part of the grade designation.
H.8. Enriched rice shall be graded according to the grade requirements specified above and the words "Enriched Rice" shall be added as part of the grade designation. A Certificateattesting that said rice is enriched shall be secured from the Bureau of Food and Drug.
H.9. Special rice shall be graded according to the grade requirements specified above and the words "Special Rice" shall be added as part of the grade designation.

I. Broken milled rice shall conform with the requirements specified below:

**GRADE REQUIREMENTS FOR BROKEN MILLED RICE**

| GRADING FACTORS (% by weight) | GRADE 1 | GRADE 2 | GRADE 3 |
|---|---|---|---|
| Brokens, max. (Total including Brewers) | 95.00 | 95.00 | 95.00 |
| Brewers, max. | 20.00 | 30.00 | 40.00 |
| Foreign matters, max. | 0.50 | 1.00 | 2.00 |
| Damaged kernels, max. | 2.50 | 5.00 | 10.00 |
| Moisture content, max. | 14.00 | 14.00 | 14.00 |

J. Corn grits shall be graded and designated according to the respective grade requirements shown in the following table:

**STANDARD QUALITY GRADE REQUIREMENTS ON CORNGRITS**

| GRADING FACTORS (% by weight) | PREMIUM | GRADE 1 | GRADE 2 | GRADE 3 | GRADE 4 |
|---|---|---|---|---|---|
| Aflatoxin (Food) | 20 ppb | 20 ppb | 20 ppb | 20 ppb | 20 ppb |
| Filth | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Discolored Grits, max. | Trace | 0.50 | 1.00 | 2.00 | 3.00 |
| Foreign Matter, max. | Trace | 0.50 | 0.80 | 1.00 | 2.00 |
| Grits of Other Colors, max. | Trace | 0.50 | 1.50 | 3.00 | 5.00 |
| Grits of Other Sizes, max. | 1.00 | 4.00 | 7.00 | 10.00 | 13.00 |
| Moisture Content, max. | 14.00 | 14.00 | 14.00 | 14.00 | 14.00 |

J.1. The moisture content of the grains shall be determined using officially calibrated moisture meters which are appropriate for the purpose and in accordance with ISO 712:1985/ICC Method No. 110/1 (1986).
J.2. Corn grits shall comply with the allowable levels of aflatoxin as prescribed by this standard.
J.3. Corn grits shall comply with those maximum residue levels for heavy metals estabished by the Codex Alimentarius Commission for this commodity.
J.4. Corn grits shall comply with those maximum residue levels for pesticide established by the Codex Alimentarius Commission for this commodity.

K. PERCENT SIZE COMPOSITION OF CORN GRITS

**SIZE COMPOSITION (%)**

| CORN GRITS NO. | Size No. 10 | Size No. 12 | Size No. 14 | Size No. 16 |
|---|---|---|---|---|
| 10 | 35 min | 35 max | 25 max | 5 max |
| 12 | 10 max | 35 min | 35 max | 20 max |
| 14 | 0 | 25 max | 35 min | 40 max |
| 16 | 0 | 25 max | 40 max | 35 min |

**Section 3. Packaging and Labeling for Palay, Milled Rice, Shelled Corn and Corn Grits.**

A Palay:

Palay shall be packed in woven polypropylene sacks and shall weigh 50 kg net on the basis of 14% moisture content.

B. Milled Rice:

i. Milled rice shall be packed in new and durable woven polypropylene (WPP) sacks for grains in accordance with the Philippine National Standards, for big packages in multiples of 5 up to 50 kg net weight. Small packages may be allowed provided the net weight shall be 1 kg up to 15 kg or fraction thereof using polyethylene bags, paper or carton containers. Provided, however, that used sacks shall not be reused.
ii. Appropriate packages for milled rice and broken milled rice for wholesale or retail shall be color-coded corresponding to its classification and grade as follows:

| Color of Sack and Color of Label For Smaller Packages | Class/Grade |
|---|---|
| Sky blue | Special Rice |
| Light Yellow | Premium Grade Rice |
| White | Well milled rice (Grade 1) |
| | Regular milled rice (Grade 2, 3, 4, 5) and |
| | Well-milled rice (Grade 2 Super, Grade 3 Super, Grade 4 Super and Grade 5 Super) |
| | Under Milled rice (Grade 2 Ordinary, Grade 3 Ordinary, Grade 4 Ordinary and Grade 5 Ordinary) |
| | Broken milled rice (Grade 1, 2 or 3) |

iii. Milled rice in sacks and/or small packages using transparent polyethylene, cloth, paper or carton bags shall be appropriately packed and labeled.
iv Each package of milled rice shall be properly labeled with the following:

- a. Grade (i.e. whether Premium, G1, G2, G3, G4, G5)
- b. Classification (i.e. whether Well-Milled Rice, Regular Milled Rice)
- c. Net weight in kilograms (kg)
- d. Name and address of miller/packer
- e. Name and address of owner
- f. Variety (optional except for special rice)
- g. Iron-enriched Rice (starting 2004)
- h. Moisture Content - 14% max.

C. Shelled Corn:

i. Shelled corn shall be packed in new and durable woven polypropylene (WPP) sacks for grains in accordance with the Philippine National Standards, for big packages in multiples of 5 up to 50 kg net weight. Small packages may be allowed provided the net weight shall be 1 kg up to 15 kg or fraction thereof using polyethylene bags, paper or carton containers. Moisture content shall not be more than 14% and provided, further that used sacks shall not be reused.
ii. Color coding in the packaging of shelled corn:
Shelled corn for wholesale and retail shall be packed in light green sacks of 50 kg net irrespective of classification and grade. The color of the label for smaller packages shall likewise be light green.
iii. Following information shall be labeled/printed on each sack/container for shelled corn:

- a. Classification (i.e. whether White, Yellow, Mixed Corn and Flint, Dent or Pop Corn.
- b. Grade (i.e. whether Premium, Grade Nos. 1, 2, or 3.
- c. Net weight (kg)
- d. Name and address of miller/packer
- e. Moisture content - 14% max.

iv. In addition to the information required in C.iii above, the label for shelled corn shall contain the approximate level of aflatoxin in parts per billion (ppb) for the guidance of prospective users/buyers and quality inspectors. Approximate coding scheme shall be issued for this purpose.

D. Corn grits

i. Corn grits shall be properly packed in 50 kilogram when packed of light green Woven Polypropylene sacks to protect them against mechanical damage and to facilitate handling and transport.
ii. The outside of each container shall have a label or legible characters grouped on the same side, stamped in indelible ink to provide the following:

- A. Name and type of the product
- B. Grade and grits size
- C. Net weight in kilograms
- D. Name and address of miller
- E. Date of Milling

E The NFA's empty sacks (MTS) standard specification for its procurement, palay milling and corn milling operations are herein prescribed, as follows

**NFA MTS STANDARD SPECIFICATIONS**

| Activity : | PROCUREMENT | | Palay Milling | Corn Milling |
|---|---|---|---|---|
| Commodity | Palay | Shelled Corn | Rice | Corn Grits |
| Code | PPR E50 | PPR F50 | PPM G50 | PCM H50 |
| ColorWhite | Light Green<br>Sky Yellow (premium)<br>Sky Blue (special) | White (Grades 1,2,3,4,5)<br>Green | Light | |
| Weight | 95 | 88 | 75 | 80 |
| Bursting Strength (kPa) | 1,510 | 1,520 | 1,510 | 1,520 |
| Breaking Strength (N) | | | | |
| - Warp | 344 | 344 | 344 | 344 |
| - Filin | 295 | 295 | 295 | 295 |
| Dimension (mm) | | | | |
| - Length | 1,150 | 970 | 970 | 970 |
| - Width | 600 | 600 | 530 | 530 |
| Fabric Count | | | | |
| - Warp | 10 | 10 | 10 | 10 |
| - Filin | 10 | 10 | 10 | 10 |
| Seaming | | | | |
| - Turned Edge (mm) | 25 | 25 | 25 | 25 |
| - Stiching | | | | |
| - Depth from the bottom edge (mm) | 10 | 10 | 10 | 10 |
| - No. of stiches Per decimetre | 12 | 12 | 12 | 12 |
| Open Top End | Heat Cut | Heat Cut | Heat Cut | Heat Cuty |
| Roughness/ Cohesiveness | Should be provided w/ twisted yarn | Should be provided w/ twisted yarn | Should be provided w/ twisted yarn | Should be provided w/ twisted yarn |

NOTE: NFA Standard Specifications - subject to change depending upon the requirement.

F. The Authority shall prescribe the MTS and packaging standard specifications for palay, corn, rice, and grits to be traded. Color schemes shall likewise be prescribed for MTS to identify the variety of rice, palay and corn, granting a reasonable grace period within which millers/traders shall be able to comply.

G. The phrases "when packed", "as packed" which when printed following the words "Net Weight", shall not be allowed. Provided further, that the variety of rice to be traded shall be indicated appropriately

**Section 4. Rice/Corn Boxes and Price Tags**

A. Retailers' rice or corn boxes shall be painted white, and shall be free of posters/ advertisements

B. Milled rice, shelled corn or corn grits for retail shall be properly identified with the prescribed color-coded tag/ poster to be firmly fastened and conspicuously displayed on the grains box. The price tags shall measure 28 cm x 21.5 cm for big boxes and 21.5 cm x 16.5 cm for smaller boxes

C. The color-coded tag/poster shall contain in printed bold letters and figures (except the symbol kg for kilograms) the following information:

i. Retail Price (P/ kg);
ii. Classification (i.e. Whether well-milled rice (WMR), regular milled rice (RMR), or under-milled rice (UMR) for rice; i.e. whether white or yellow corn grain (WGN/YGN) and flint or dent for (i.e. YGN-DENT) for shelled corn; i.e. whether white corn grit or yellow corn grit (WCT/YCT) for corn grits
iii. Variety (optional except for special rice);
iv. Grade (i.e. whether premium grade, grade nos. 1, 2, 3, 4, or 5 for rice; i.e. whether premium grade, grade nos. 1, 2, or 3 for shelled corn; i.e. whether premium grade, grade nos. 1, 2, 3, or 4 for corn grits

D. In the case of Special Rice, the variety of rice shall be stated in the tag/poster.

E. In the case of NFA rice, the "NFA" shall be stated before the classification or variety code of the given NFA rice being sold.

F. In the case of Shelled Corn and Corn Grits, the tag/poster shall only include the retail price, classification and grade.

## REGULATION XIV

## WEIGHT/UNIT OF MEASUREMENT

The NFA shall implement the standard weight of measurement by kilogram. The metric standard of weight measurement shall be adopted and the "cavan" of rice and corn/corn grains/grits shall be a unit containing fifty (50) kilograms of such grains net weight. The words "when packed" "as packed" following the net weight shall not be allowed.

## REGULATION XV

### DUTIES OF LICENSEE AND PROHIBITIONS

**Section 1. Duties of Retailers and/or Wholesalers**

A. Every licensed retailer and/or wholesaler shall display on a conspicuous place of his/her establishment, the license/registration issued by the Authority for ready inspection by the Administrator or his duly authorized representative at all times. Likewise, he/she shall display on a conspicuous place on the exterior wall of his establishment, a signboard measuring at least 45 cm in width and 75 cm in length, bearing the name or business name of the licensee, the NFA control number and the words "Licensed Grains Retailer", or "Wholesaler" as the case may be.

B. Every licensed retailer shall display the price tag measuring 28 cm x 21.5 cm for big rice box/es and 21.5 cm x 18.5 cm for smaller rice box/es for the rice marketed in kilograms. The price tag shall indicate the price per kilogram and the type/milling whiteness (degree) of rice whether well-milled rice (WMR) or regular milled rice (RMR), the words "iron fortified", in the case of iron fortified rice, and whether NFA rice. The licensed wholesaler shall likewise display the price list of rice/corn being marketed, in a conspicuous place in his/her establishment.

C. Every licensed retailer and/or wholesaler shall possess the prescribed facilities and equipment such as duly calibrated weighing scale/apparatus, storage space, and rice boxes printed white (for retailers).

D. Every licensed retailer and/or wholesaler shall maintain his/her rice and corn stocks at normal inventory level, and shall ensure that a cavan to be disposed/sold should weigh 50 kilograms net.

E. Every licensed retailer and/or wholesaler shall maintain separate books of accounts exclusively for their grains business. Said books shall at all times be open for inspection by the Administrator or his duly authorized representative.

F. Every licensed retailer and/or wholesaler shall permit the Administrator or his duly authorized representative, to enter and inspect or examine, at any time with or without prior notice, his/her grains establishment, the books of accounts and records relating thereto and the contents thereof.

G. Every licensed retailer and/or wholesaler shall renew his/her license on or before the renewal date. Any change in his/her business activity such as change of business location or type of business or discontinuance from the grains business should be reported to the Authority.

H. In addition to the above, every licensed retailer who is authorized to sell NFA rice, shall sell NFA rice to consumers at the price and volume prescribed or set by the Authority.

**Prohibitions:**

The following acts are prohibited and illegal in the retailing and/or wholesaling of rice and/or corn:

a. Engaging in retailing and/or wholesaling without a valid NFA license or with expired NFA license;
b. Short weighing/mislabeling in the sale of rice and/or corn;
c. No/Non-display of price tags/price lists and/or NFA prescribed signboard;
d. Rice boxes not painted white or with advertisements/posters; or use of other containers other than rice boxes for rice displayed for sale such as basins, sacks, etc.
e. Selling rice and/or corn and its by-products using the ganta or other instruments in violation of the standard weight of measurement by kilogram;
f. Unauthorized possession of government rice and/or corn.

The following acts refer to the NFA stocks of rice/corn

g. Diversion of government stocks by retailers authorized to sell government stock. Diversion, shall be any of the following circumstances:
    i Unreasonable depletion of stocks;
    ii. Selling or lending government stocks to another grains businessmen,
    iii. Selling or offering to sell the government stocks beyond the maximum quantity allowed by the NFA;
    iv. Storing and/or selling the government stocks in other places/stalls, other than duly authorized by law.
h. Unreasonable/intentional delay in the delivery/unloading of withdrawn stocks;
i Storing or selling commercial stocks in the same establishment authorized by NFA to sell exclusively NFA stocks;
j. Re-bagging/re-sacking of government stocks in commercial sacks and mislabeling of NFA stocks.
k. Admixture or adulteration of government stocks with commercial stocks;
l. Overpricing of NFA rice/corn grits: and
m. Refusal to sell NFA rice by authorized retailers.

**Section 2. Duties of Licensed/Franchised Bonded Warehousemen, Millers, Sheller/Thresher/ Dryer Owners and/or Operators**

A. Display of License and/or Franchise Certificates and Display of Signboard

Every licensed warehouseman, miller, sheller, thresher or dryer owner and/or operator, or franchisee, shall display in a conspicuous place in his/her establishment, the license and/or franchise certificate issued by the Authority for ready inspection by the Administrator or his duly authorized representative at all times.
Likewise, he/she shall display in a conspicuous place on the exterior wall of his establishment, a signboard measuring at least 75 cm in width and 135 cm in length, bearing the name or business name of the licensee, the NFA control number and the words "Licensed Rice Mill" or "Corn Mill" as the case may be, "Grains Bonded Warehouse" in case of franchised bonded warehouse.

B. Issuance of Warehouse Receipts

Every Licensed/franchised bonded warehouseman shall issue negotiable or non - negotiable warehouse receipts to cover third party deposits for his/her own stocks, in the form and manner provided under Sec. 4, Regulation VII hereof. Rice and/or corn miller or sheller, thresher or dryer owners/operators shall on the other hand, issue their own receipts duly registered with the Authority to cover the grains delivered to them for milling, shelling, threshing or drying.

C. Records Keeping

Every licensed/franchised bonded warehouseman shall maintain in his office or warehouse a complete record of his transaction in a Record Book prescribed by the Authority. Those who are also rice and corn millers shall keep a separate and uniform system of accounting and records keeping of deposits and withdrawals in the manner and form to be prescribed by the Authority.
Every licensed rice and/or corn miller, sheller, thresher or dryer owner/ operator shall maintain in his office/ establishment, a complete record of his transactions and may be required from time to time to report to the Authority, the quality of grains they have stored, milled, shelled, threshed or dried, during the specified period.

D. Submission of Weekly Stock Report

Every licensed/franchise bonded warehouseman shall submit to the Authority a weekly report in writing showing:

i The name and address of the depositor;
ii The quantity and dates the grains were stored and withdrawn;
iii. The quantity of grains stored which belongs to him, and
iv Such other information as the Authority may require from time to time.
This weekly report shall be prepared every Saturday and submitted to the Authority on the same day.

E. Allow Inspection of Establishment/Facility and Records

Every licensed/franchised bonded warehouseman, miller, and/or sheller, thresher, or dryer owner/operator shall permit the Administrator or his duly authorized representatives to enter and inspect or examine at any time, with or without prior notice, his/her licensed/franchise bonded warehouse, mill, sheller, thresher or dryer, the office thereof, the books of accounts and records relating thereto and the contents thereof. Such warehousemen, miller, and/or sheller, thresher or dryer owner/operator shall extend to such inspecting officer or agent the necessary assistance or help to enable him to perform such inspection or examination in an expeditious way.

F. Pest Control

It shall be mandatory for the warehouseman to institute adequate pest control measures to maintain the quality of the grains deposited in his warehouse. However, if in spite of the exercise of extraordinary diligence, the warehouseman finds that the grains stored or deposited in his warehouse are deteriorating and that such deterioration can no longer be stopped, he/she should immediately notify either personally or by registered mail the Authority and any of the following:

i. The person holding the warehouse receipts if known to the warehouseman;
ii. The person who originally deposited the grains;
iii. Any person known by the warehouseman to be interested in the grains.

Such notice shall be posted in the municipal or city hall of the place where the warehouse is located. It shall state among other things.

i The name and location of the bonded warehouse in which the grains are stored and deposited.
ii. Actual condition of the grains if it could be ascertained, if known for such condition;
iii. The outstanding receipts covering the grains, giving the number and the date of issuance; and
iv. That the grains shall be delivered upon the return and surrender of the receipts therefore.

If after seven (7) days from the date the notice is sent to the parties concerned, the grains are not withdrawn by them, the warehouseman, in the presence of the Administrator or his duly authorized representative may sell the same at a public auction at the expense and for the account of the owner.
Nothing contained in this and the preceding paragraph shall be construed as relieving the
bonded warehouseman from properly caring for the grains after notification of its condition has been given by him/her to the above-owned parties

G. Packaging, Labeling and Weight Measuring

i Every licensed warehouseman /miller/ sheller, shall pack the palay / milled rice / shelled corn/corn grits in durable woven polypropylene sacks or in similar protective containers, to give maximum protection from normal hazards of transportation and handling.
ii. Every licensed warehouseman or miller shall adopt the metric standard of weight measurement in kilogram and the "cavan" of rice and corn, milled or not milled shall be a unit containing fifty (50) kilograms of such grains, net weight.

**Prohibitions:**

a. Unthreshed palay in straws or bundles shall not be accepted for storage.
b. Engaging in the grains business without a valid NFA license
c. Short weighing/mislabeling in the sale of rice and/or corn.
d. No labeling on rice and/or corn traded or marketed in bags/sacks.
e. Unauthorized possession of government stocks of rice and/or corn.
f. Re-milling of government stocks without written authority or approval by the NFA.
g. Every licensed/franchised bonded warehouseman shall not mix or pile up with the palay/corn grains received by him/her for storage in his/her warehouse, any palay/corn by-products, such as husk or "ipa", "tiki-tiki", "binlid", "mata-mata", and other kinds of by-products.
h. Without the consent and approval of the Authority, no licensed/franchised bonded warehouseman shall allow any person or any other grains dealer to occupy any part of his/her bonded warehouse, either for office use or storage of grains of such person/grains dealer unless such grains are treated as deposits therein.
i Any licensed/franchised bonded warehouseman or miller receiving and keeping at any quality of stored grains deposited, more than that authorized and specified in his/her license/franchise certificate shall be presumed to have violated the provisions of Presidential Decree No. 4, as amended, and its implementing rules and regulations. Grains received during the preceding year but not yet withdrawn shall be included in determining the quantity of grains received and stored at any one time.
j. A licensed warehouseman, miller and/or sheller, thresher or dryer owner/operator shall not make unreasonable or exorbitant charges for services rendered. Before a license to operate a warehouse, mill, sheller, thresher or dryer is granted, the grains businessman concerned shall file with the Authority a copy of the schedule of charges to be used by him/her when licensed. Before making any change in such schedule of charges, he shall file with the Authority a written statement showing the proposed charges and the reasons therefor. Increasing charges without authority from NFA is strictly prohibited.
Such proposed increased charges once approved shall be posted in a conspicuous place in the warehouse or mill or in the premises of the sheller, thresher or dryer who shall not remove or dispose of any grains received by him for storage, milling, shelling,threshing or drying, without the written consent of the depositor/ holder of the warehouse receipt or of the owner of the grains delivered for milling, shelling, threshing, or drying only and noting such removal/disposal on the receipt issued therefor.

## REGULATION XVI

### OTHER PROVISIONS

**Section 1.** Every weighing apparatus and/or moisture instrument used in ascertaining the weight and/or moisture content of grains for trading, milling or for storage and other activities under this Act and the implementing rules and regulations shall be subject to examination by the Administrator or his duly authorized representatives. If such apparatus is found inaccurate in giving or registering the correct weight, or moisture content, it shall not thereafter be used unless it is properly repaired or adjusted.

**Section 2.** No alien shall be employed in any rice and/or corn establishment by virtue of the provision of Section 2 of Commonwealth Act No. 108 in relation to Republic Act No. 3018 except as otherwise provided for by Presidential Decree No 194 and the Retail Trade Liberalization Act of 2000

**Section 3.** Any bond contract and insurance policy required by the Authority from a grains businessman for purposes of licensing to cover stocks deposited and/or received for milling, warehousing, shelling, and any other activities shall be acceptable only if issued by a duly licensed bonding/insurance company accredited with the Authority.

**Section 4.** Any bonding and insurance company duly licensed by the insurance Commission desiring to apply for accreditation with the Authority shall be required to pay an application fee of One Thousand Pesos (P1,000.00) and upon approval shall pay an accreditation fee of Four Thousand Pesos (P4,000.00)

**Section 5.** Any licensed rice mill owner/operator and/or other producers, with rice mill and other facilities capable to produce premium grade rice, shall first apply for accreditation with the Authority and shall comply with the requirements prescribed for accreditation before their produce of premium grade rice shall be distributed/marketed.

**Section 6.** A licensed rice mill owner/operator, with rice mill and other facilities capable to produce iron fortified rice in accordance with R.A. 8976, shall be accredited by NFA.

## REGULATION XVII

### ADMINISTRATIVE DISCIPLINARY RULES ON GRAINS INDUSTRY CASES

**Section 1. Jurisdiction**

The Administrator or his duly authorized representatives shall have jurisdiction to hear and decide cases filed against erring grains businessmen and grains haulers for violation of the provisions of P.D. 4, as amended, and all other laws, orders, instructions, rules and regulations issued by the National Food Authority.

Any apprehension made pursuant to the preceding paragraph shall carry with it the power to seize the instruments, tools and/or effects of any offense to be used as evidence against the violator concerned.

**Section 2. Powers**

2.1. Power to Seize

The Administrator or his duly authorized representative shall have the power to seize the instruments, tools and/or effects of any offense to be used as evidence against the violator concerned.

2.2. Power to Summon and Issue Subpoenas

The Administrator or his duly authorized representative, shall have power to summon or subpoena any person, natural or juridical, and require by subpoena duces tecum said person to bring along papers and books and other documents, and/or take his testimony or those of his witness/es in connection with any investigation being conducted or those of the Authority for the violation of the provisions of P.D. No. 4 as amended, and other pertinent existing laws, issued thereafter, or in connection with any contract entered into with the National Food Authority.

Any case of contumacy or failure to appear upon summons or subpoena or who upon appearing refuses to make oath, give testimony or produce documents for inspection when thereunto lawfully require shall be subject to discipline as in the case of contempt of court and shall be proceeded against in the manner provided by law.

2.3. Power to Make Arrest

a) The Administrator or his deputized enforcement officer shall have the power to arrest any person for violation of any provisions of P.D. No. 4 as amended, and other pertinent existing laws, rules and regulations, orders, circulars and directives and such rules and regulations which may be promulgated hereafter, the implementation and enforcement of which is vested with the Authority.
b) The persons vested with the Authority in the foregoing paragraphs shall exercise the same under the following circumstances:
    1 When the person to be arrested had committed, is actually committing, or is about to commit an offense in his presence;
    2. When an offense has in fact been committed and he has reasonable ground to believe that the person to be arrested has committed it.
c) It shall be duty of any person exercising authority as aforesaid; to make known his official character as an officer of the National Food Authority duly authorized to make arrest and to exhibit such authority for inspection if demanded.
d) After an arrest is made, it shall be the duty of the arresting officer to deliver the person arrested before the proper judicial authorities, within the period of six (6) hours, otherwise the person arrested shall immediately be released.

2.4. Power to Administer Oath

The Administrator or his duly authorized representative shall, pursuant to Section 6, paragraph a, subparagraph (XVII) of P.D. No. 4 as amended, have the power to administer oath in connection with any act performed in the exercise of the function of his/their office/s.

**Section 3. Due Process**

No complaint against grains businessmen and grains haulers shall be given due course unless the same is subscribed and sworn to by the complainant

**Section 4. Imposition of Sanctions**

a) Any violation of the provisions of P.D. No. 4, as amended, and other laws, orders, circulars, instructions, rules and regulations shall be proceeded against administratively and/or criminally. Administrative sanctions may be in the form of suspension or cancellation of license and/or imposition of fines, as the evidence may warrant.
b) Before any license is canceled or revoked for any violation of or failure to comply with any of the provisions of P.D. 4, as amended, and other pertinent existing laws, rules and regulations, orders, and directives, promulgated or may be issued hereafter, the licensee concerned shall be informed in writing of the charges filed against him by the Administrator or his authorized agent or representative, and shall be allowed to file an answer under oath within five (5) days from receipt thereof. Failure to answer shall be construed as waiver to formal hearing and the case shall be decided on the basis of the evidence presented
c) Summary Suspension. The Administrator or his duly authorized representative, whenever he deems necessary for the proper enforcement of the provisions of P.D. No. 4, as amended, and other pertinent laws, the implementing rules and regulations, orders, directives, circular and/or in the interest of the public, may without hearing, suspend the license of any licensee, after due notice is given to the licensee.
d) Indefinite Suspension. Pending investigation against any licensee, the Administrator or his duly authorized representative, whenever he deems necessary, in the interest of public, may without hearing, suspend the license of any licensee, after due notice is given to the licensee.
e) The administrator may likewise suspend, cancel or revoke any license, after a hearing has been afforded, when the licensee:
    1) Dies;
    2) Is non-compos mentis;
    3) Is bankrupt or insolvent;
    4) Has sold, transferred or conveyed wholly or substantially his business establishment/facilities/equipment for grains.
    5) Has in any other manner become non-existent, incompetent or incapacitated to conduct said business; or
    6) When the business of such licensee is in the process of dissolution or has been dissolved.

**Section 5. Classification of Offenses and the Corresponding Penalties**

1. In addition to the acts and omissions mentioned in Section 29(c) of Presidential Decree No. 4, as amended, the following violations constitute light offenses:
    a) Diversion of government stocks by NFA accredited retailers/outlets authorized to sell NFA stocks:
        i. Unreasonable depletion of stocks;
        ii. Selling or lending government stocks to another grains businessman;
        iii. Selling or offering to sell the government stocks beyond the maximum quantity allowed by NFA;
        iv. Storing and/or selling the government stocks in other places/stalls other than that duly authorized by the NFA;
        v Unreasonable/intentional delay in the delivery/unloading of withdrawn stocks.
    b) Unauthorized re-bagging/re-sacking of government stocks in commercial sacks,
    c) Mislabeling of NFA and/or commercial stocks;
    d) Unauthorized re-milling of government stocks;
    e) Admixture or adulteration of government stocks with commercial rice;
    f) Overpricing of NFA rice and/or corn grits;
    g) Short-weighing or under-weighing in the sale of NFA stocks and/or commercial rice/corn grits;
    h) No price tags;
    i) Improper display of NFA rice;
    j) Refusal to sell NFA rice;
    k) Storing or selling commercial stocks in the same establishment/stalls authorized for NFA stocks;
    l) Non-display of NFA license;
    m) Non-display/no NFA prescribed signboard
    n) Rice boxes not painted white and with unauthorized advertisements/posters.
2) Administrative fines shall be imposed according to the following schedule
    2.1 For light offenses as enumerated in Section 29 (c) (1 to 7) of Presidential Decree No. 4, as amended, a fine of not less than one thousand pesos (P1,000.00) nor more than four thousand (P4,000.00).
    2.2. For less serious offenses as enumerated in Section 29 (b)( 1 to 4 and 6) of Presidential Decree No. 4, as amended, a fine of not less than four thousand pesos (P4,000.00) nor more than eight thousand pesos (P8,000.00).
    2.3 For serious offenses as enumerated in section 29 (a) (2 to 4) of Presidential Decree No. 4, as amended, a fine of not less than twelve thousand pesos (P12,000.00) nor more than fifteen thousand pesos (P15,000.00).

**Section 6. Standard Procedural Requirements**

1 Complaint

1.1 Any complaint involving violations of P.D. 4, as amended, and other related laws, orders, instructions, rules and regulations may be filed at any time with the NFA Provincial/Regional Office where the offense is commited or with the Enforcement Investigation and Prosecution Department.

1.2 A complaint against any grains businessman and grains haulers shall not be given due course unless it is in writing and subscribed and sworn to by the complainant. However, in cases initiated by an authorized NFA enforcement officer himself, the complaint need not be under oath.

1.3 The Complaint shall contain the following:
    a) the full name and address of the complainant,
    b) the full name and address of the person complained of,
    c) a brief statement of the relevant facts;
    d) certified true copies of documentary evidence, in support of the complaint and sworn affidavits of his witnesses, if any.
    In the absence of any one of the aforementioned requirements, the complaint shall be dismissed without prejudice to its refiling.
    Where the complaint is not under oath, the complainant shall be summoned by the authorized NFA enforcement officer to swear to the truth of the allegations in the complaint.

1.4 Complaint sent through TEXT NFA, e-mail, fax messaging or similar means of communication shall be considered non-filed unless the complainant shall comply with the requirements provided in Section 7 (1.3) within ten (10) days from receipt of the notice of compliance.

1.5 Withdrawal of the complaint at any stage of the proceedings does not result in its outright dismissal nor discharge the person complained of from any administrative liability. Where there is obvious truth or merit to the allegations in the complaint or where there is documentary or direct evidence that would tend to prove the guilt of the person complained of, the same should be given due course.

2 Action on the Complaint.

Upon receipt of a complaint which is sufficient in form and substance, the Administrator or his authorized representative shall require the person complained of to submit a Counter-Affidavit/Comment under oath within five (5) days from receipt of the notice/summon.

3 Preliminary Investigation

3.1 A preliminary investigation shall be conducted by the deputized Enforcement Officer. The investigation involves the ex parte examination of documents submitted by the complainant and the person complained of, as well as documents readily available from other government offices, to determine if a prima facie case exists.

3.2 This preliminary or fact-finding investigation shall commence not later than five (5) working days from receipt of the complaint by the Provincial Office/Regional Office or by the Enforcement, Investigation and Prosecution Department (EIPD), and shall be terminated within thirty (30) working days thereafter to determine if a prima facie case exist to justify filing of proper administrative action. During said investigation, the parties are given the opportunity to submit affidavits and counter-affidavits. Failure of the person complained of to submit his counter-affidavit shall be considered as a waiver thereof.

3.3 If necessary, the parties may be summoned to a conference where the investigator may propound clarificatory and other relevant questions.

3.4 If during the investigation, a party is assisted by a counsel and the latter raises an objection, the investigator shall not rule on the objection but shall note down the same for resolution by the Hearing Officer.

3.5 Investigation Report. - Within five (5) working days from the termination of the preliminary investigation, the investigator/EIP Chief shall submit the Investigation Report and the complete records of the case to the Regional Manager/EIPD Director.

3.6 Decision or Resolution after Preliminary Investigation.- If a prima facie case is established during the investigation, a Statement of Violation or Charge Sheet shall be issued by the Regional Manager/EIPD Director.

In the absence of a prima facie case, the complaint shall be dismissed within the same period.

4. Statement of Violation

4.1 After a finding of a prima facie case, the Regional Office/EIPD shall formally charge the person complained of. The Statement of Violation prepared and duly signed by the Regional Office/EIPD shall contain the following:
    a) Specification of the charge/s, a brief statement of material or relevant facts.
    b) Certified true copies of the documentary evidence, if any
    c) Sworn statements covering the testimony of witnesses.
    d) A directive to answer the charge/s in writing under oath in not less than three (3) days from receipt thereof
    e) An advice for the respondent to indicate in his answer whether or not he elects a formal investigation of the charge/s, or submit position paper.
    f) A notice that he is entitled to be assisted by a counsel of his choice.

4.2 If the respondent has submitted his comment and counter-affidavits during the preliminary investigation, he shall be given the opportunity to submit additional evidence.

4.3 The Statement of Violation shall be forwarded to the designated Hearing Officer of the province/region where the offense was commited or Pool of Hearing Officers (PHO), as the case maybe.

4.4 The Hearing Officer shall not entertain requests for clarification, bills of particulars or motions to dismiss which are obviously designed to delay the administrative proceeding. If any of these pleadings is filed by the respondent, the same shall be considered as part of his answer which he may file within the remaining period for filing the answer.

5. Answer - The answer which must be in writing and under oath, shall be specific and shall contain material facts and applicable laws, if any, including documentary evidence, sworn statements covering testimonies of witnesses, if there be any, in support of respondent's case. It shall also include a statement indicating whether he elects a formal investigation.

5.1 Failure to File An Answer. If the respondent fails or refuses to file his answer to the charge within five (5) days from receipt thereof without justifiable cause, he shall be considered to have waived his right thereto and formal investigation may commence.

5.2 If after the answer, it becomes evident that the facts of the charge do not constitute an offense or that there is legal excuse or justification of the action or inaction of the person charged, the deputized Hearing Officer may, motu propio recommend for the dismissal of the administrative case to the Regional Manager or the Department Manager of the Department for Legal Affairs

6. Prohibited Pleadings - The following pleadings are prohibited:
    6.1 Motion to Dismiss
    6.2 Motion for Bill of Particulars
    6.3 Second Motion for Reconsideration
    6.4 Motion for Extension to File Any Pleading
    6.5 Motion to Admit Pleading

7. Conduct of Formal Investigation

7.1 The formal investigation shall be conducted for the purpose of ascertaining the truth without necessarily adhering to technical rules applicable in judicial proceedings. It shall be conducted in the most expeditious and inexpensive manner. It shall be free from the rigidity of procedural requirements observed in the court. It shall merely observe fundamental and essential requirements of due process. The respondent and complainant or their respective lawyers shall be prevented from discussing questions of law during the formal investigation and require that such arguments be submitted in written form to be resolved by the Hearing Officer.

7.2 Although the respondent does not request a formal investigation, one shall nevertheless be conducted where the allegations of the complaint and the answer of the respondent, including the supporting documents of both parties, the merits of the case cannot be decided judiciously without conducting such investigation.

7.3 If the respondent does not request for a formal investigation and the merits of the case can be decided judiciously without conducting such investigation, he may instead be required to submit memorandum, including thereto affidavits which are considered his direct testimonies, other relevant evidence and draft decision to the Hearing Officer for evaluation.

7.4 The investigation shall be held not earlier than five (5) working days nor later than ten (10) working days from receipt of the respondent's answer. Said investigation shall be finished within thirty (30) working days from the issuance of the Statement of Violation/charge sheet or the receipt of the answer unless the period is extended by the Administrator in meritorious cases.

8. Pre-hearing Conference

8.1 At the commencement of the formal investigation, the Hearing Officer shall conduct a pre-hearing conference for the parties to appear, consider and agree on any of the following:
    a) Stipulation of Facts
    b) Simplification of issues
    c) Identification and marking of evidence of the parties
    d) Waiver of objections to admissibility of evidence
    e) Limiting the number of witnesses and their names
    f) Dates of subsequent hearings
    g) Such other matters as may aid in the prompt and just resolution of the case.

8.2 The parties may submit position papers/memoranda and submit the case for resolution based on the result of the pre-hearing conference without any need for further hearing.

8.3 The Hearing Officer shall prepare the pre-hearing conference order which shall contain a summary of the agreements of the parties including facts stipulated.

9. Hearings; Postponement of Hearings

9.1 Hearings shall be conducted on the dates set by the Hearing Officer or as agreed upon during the pre-hearing conference.

9.2 Where no pre-hearing conference is conducted, the parties, their counsel and witnesses, if any, shall be given a notice of at least five (5) working days before the first scheduled hearing specifying the time, date, and place of the said hearing previously set shall be strictly followed without further notice. The scheduled date of hearings are not transferable.

9.3 If the respondent fails or refuses to appear during the scheduled hearings despite due notice, the investigation shall proceed ex parte and the respondent is deemed to have waived his right to be present and to submit evidence in his favor during those hearings.

9.4 The formal investigation shall be finished within thirty (30) working days from the filing of the charge unless the period is extended by the Administrator in meritorious cases.

10. Preliminary Matters

10.1 At the start of the hearing, the hearing officer shall note the appearance of the parties and shall proceed with the reception of evidence for the complainant.

10.2 If the respondent appears without the aid of a counsel, he shall be deemed to have waived his right thereto.

10.3 Before taking the testimony of a witness, the hearing officer shall place him under oath and then his name, civil status, age, residence/place of business and other personal circumstances.

10.4 A sworn statement of a witness properly identified and affirmed shall constitute his direct testimony, copy furnished the other party.

11. Appearance of Counsel- Any counsel appearing before any hearing or investigation shall manifest orally or in writing, his appearance for either the respondent or the complainant, stating his full name and postal address where he can be served with notices and other pleadings. He shall also state his Integrated Bar of the Philippines (IBP) and Roll numbers. Any pleading or appearance of a counsel without complying with the above stated requirements shall not be recognized.

12. Order of Hearing. - Unless the hearing officer directs otherwise, the order of hearing shall be as follows:

12.1 The prosecution shall present evidence, by way of direct examination, subject to the pre-hearing agreement, in support of the charge.
12.2 The respondent shall then offer evidence in support of his/her defense.
12.3 The prosecution may then offer rebuttal evidence, and the respondent, sub-rebuttal evidence.
12.4 Every witness may be examined in the following order:
    12.4.1 Direct examination by the proponent;
    12.4.2 Cross-examination by the opponent;
    12.4.3 Re-direct examination by the proponent;
    12.4.4 Re-cross examination by the opponent.
12.5 A sworn statement of a witness, properly identified and affirmed by the witness before the hearing officer shall constitute his/her direct testimony.
12.6 When presentation of evidence has been conducted, the parties shall formally offer their evidence either orally or in writing and thereafter objections thereto may also be made either orally or in writing. Thereafter, both parties may be given time to submit their respective memorandum which in no case shall be beyond five (5) days after the termination of the investigation. Failure to submit the memorandum within the given period shall be considered a waiver thereof.

13. Objections. - All objections raised during the hearing shall be resolved by the hearing officer. However, objections that cannot be ruled upon by the hearing officer shall be noted with the information that the same shall be included in the memorandum of the concerned party to ruled upon by the proper disciplining authority.

The hearing officer shall accept all evidence deemed material and relevant to the case. In case of doubt, the hearing officer shall allow the admission of evidence subject to the objection interposed against its admission.

14. Markings. - All documentary evidence or exhibits shall be properly marked by letters (A, B, C, etc.) if presented by the complainant and by the numbers (1,2,3, etc.) if presented by the respondent. These shall form part of the complete records of the case.

15. Request for Subpoena.- If a party desires the attendance of a witness or the production of documents or things, he/she shall make a request for the issuance of the necessary subpoena, at least three (3) days before the scheduled hearing.

16. Issuance of Subpoena.- The hearing officer may issue subpoena ad testificandum to compel the attendance of witnesses and subpoena duces tecum for the production of documents or objects.

17. Records of the Proceedings.- The proceedings of the formal investigation must be recorded either through shorthand or stenotype or by any other method.

18. Filing of Motions, Petitions, Appeals, and Other Pleadings.- Any motion, petition, appeal and other pleadings sent by mail shall be deemed filed on the date shown by the postmark on the envelope which shall be attached to the records of the case, and in case of personal delivery, the date stamped thereon by the office of the hearing officer.

19. Formal Investigation Report/Resolution

19.1 Within fifteen (15) days after the conclusion of the formal investigation, a report/resolution containing a narration of the material facts established during the investigation, the findings and the evidence supporting said findings, as well as the recommendations, shall be submitted by the Hearing Officer to the Director for Legal Affairs Department for cases referred to the Pool of Hearing Officers or to the Regional Director where the offense was committed. The complete records of the case shall be attached to the Report of Investigation/Resolution.

19.2 The complete records shall be systematically and chronologically arranged, paged and securely bound to prevent loss. A table of contents shall be prepared. Whoever is in-charge of the transmittal of the complete records shall be responsible for any loss or suppression of pages thereof

20. The decision must be rendered in a manner that the respondent may know the various issues involved, and the reasons for the decision. All decisions shall be in writing, stating clearly and distinctly the facts and the law on which it is based and shall be signed and promulgated by the authorized representative of the Administrator.

20.1 The decision shall be rendered by the DLA Director/Regional Director within thirty (30) working days upon the filing of the last pleading.

20.2 The required quantum of evidence to support a decision is substantial. Evidence is substantial when a reasonable mind might accept it as adequate to support a conclusion. The decision shall be supported by evidence on record.

**Section 7. REMEDIES**

1 Filing of Motion for Reconsideration.- The respondent may file a motion for reconsideration within fifteen (15) days from receipt of the copy of the decision/resolution, to the DLA Director/Regional Director who shall rule on the same within fifteen (15) days from receipt thereof.

2. When Deemed Filed.- A motion for reconsideration shall be deemed filed on the date stamped on the official copy by the proper receiving authority, and in case it was sent by mail, on the date shown by the postmark on the envelope which shall be attached to the records of the case.

3. Grounds For Motion for Reconsideration - The motion for reconsideration shall be based on any of the following:
    3.1 New evidence has been discovered which materially affects the decision rendered; or
    3.2 The decision is not supported by the evidence on record; or
    3.3 Errors of law or irregularities have been committed prejudicial to the interest of the movant.

4. Limitation.- Only one motion for reconsideration shall be entertained.

5. Effect of Filing - The filing of a motion for reconsideration within the reglementary period of fifteen (15) days shall stay the execution of the decision sought to be reconsidered.

6. Filing of Appeal

6.1 Decision/Resolution of the DLA Director/Regional Director shall be final and executory unless appealed to the Administrator by the appellant within fifteen (15) days from receipt of the decision/resolution.

6.2 A notice of appeal including the appeal memorandum shall be filed with the Office of the Administrator copy furnished the DLA Director/Regional Director who shall submit/forward the records of the case which shall be systematically and chronologically arranged, paged and securely bound to prevent loss with its comment, within fifteen (15) days to the appellate authority (Administrator), with the notice of appeal.

6.3 The Notice of Appeal shall specifically state the date of the decision/resolution appealed from and the date of receipt thereof. Failure to do so may cause the dismissal of such appeal.

7. When Deemed Filed.- An appeal sent by mail shall be deemed filed on the date shown by the postmark on the envelope which shall be attached to the records of the case and in case personal delivery, the date stamped thereon by the proper office.

8. Appeal Fee.- The appellant shall pay an appeal fee of Five Hundred Pesos (P500.00) and a copy of the receipt thereof shall be attached to the appeal.

9. Perfection of an Appeal.- To perfect an appeal, the appellant shall within fifteen (15) days from receipt of the decision/resolution submit the following:
    9.1 Notice of Appeal which shall specifically state the date of the decision/resolution appealed from and the date of receipt thereof.
    9.2 Three (3) copies of appeal memorandum containing the grounds relied upon for the appeal, together with the certified true copy of the decision/resolution/order appealed from, and certified copies of the documents or evidence;
    9.3 Proof of service of a copy of the appeal memorandum to the DLA Director/Regional Director:
    9.4 Proof of payment of appeal fee.
    9.5 A statement or certification of non-forum shopping.
    Failure to comply with any of the above requirements within the reglementary period shall be construed as failure to perfect an appeal and shall cause its dismissal. No motion for extension of time to file an appeal shall be allowed.

10 Finality of Decision. The decision of the Administrator shall be final and unappealable.

**Section 8. MISCELLANEOUS PROVISIONS**

1. Nature of Proceedings- The hearing shall be summary in nature and is not governed by the technical rules of procedure but consistent with the rudiments of administrative due process.

2. Solemnity of Proceedings- The hearing shall be conducted with solemnity. The Hearing Officer shall comfort himself with proper decorum, impartiality and dignity befitting his office. He shall always bear in mind that his duty is to determine the facts of the case as presented by the party litigants, judiciously evaluate the evidence adduced and, thereafter, impose the appropriate penalty.

3. Independence of Administrative from Criminal Action. Its Effect.- A criminal prosecution is distinct and separate from the administrative and that an acquittal or dismissal of a criminal complaint does not apply to the adminsirative case notwithstanding that the facts which gave rise to both proceedings arose out of the same incident

4. The respondent may be found culpable of an offense different from that he was charged; provided, that the offense to which he was found liable was alleged or included in the recital of the complaint and, the respondent has been given the opportunity to answer.

5. The principle of res judicata shall apply in administrative cases. For a prior judgment in an administrative case to constitute a bar to a subsequent administrative action, the following requisites must concur:
    5.1 Prior judgment
    5.2 Judgment is rendered by an official having jurisdiction of the subject matter and the parties
    5.3 Judgment must be on the merits
    5.4 Identity of the parties, identity of subject matter and identity of cause of action.

**Section 9. Execution** - In the enforcement or execution of the decision or final order holding the respondent liable for fine, said respondent shall surrender his license to the Authority and shall also desist from engaging in the grains business until the corresponding penalty of fine shall have been paid

**Section 10. Surrender of License** - When a license issued is suspended, revoked, or such license shall be surrendered immediately to the Authority.

**Section 11. Notation of License** - At the expiration of any period of suspension of a license issued, unless in the meantime such license is revoked or canceled, the fact of such suspension including the dates of its beginning and termination shall be noted on the license, and the license shall be returned to the licensee. In case of imposition of fine, the amount of such fine and the date of payment thereof shall be noted on the license.

## REGULATION XVIII

### FINAL PROVISIONS

**Section 1. Separability Clause** - The provisions of the rules and regulations are declared to be separable and if any provisions or the application thereof is held invalid or unconstitutional, the validity of the other provisions shall not be affected

**Section 2. Penalty** - any violation of these Rules and Regulations shall subject the offender to the penalties imposed under Section 29 of the National Food Authority Act promulgated by Presidential Decree No. 4, as amended, notwithstanding the provisions of any law or rules and regulations to the contrary and the provisions of the Revised Penal Code.

**Section 3. Suppletory Clause** - All other existing rules, regulations, orders and circulars promulgated to implement Republic Act No. 7607 otherwise known as the Magna Carta for Small Farmers dated February 6, 1992, the Consumer's Act (Republic Act No. 7394), and the Price Act (Republic Act No. 7581), are hereby adopted as suppletory to the provisions of these Rules and Regulations.

**Section 4. Repealing Clause** - All rules and regulations, circulars, directives, and/or orders or parts thereof, inconsistent with any of the provisions of these rules and regulations are hereby repealed, modified, and/or amended accordingly

**Section 5. Effectivity** - These Revised Rules and Regulations shall take effect fifteen (15) days following their publication once in a daily newspaper of general circulation and upon filing with the U.P. Law Center in accordance with the Revised Administrative Code of 1987 (E.O.) 292.

Approved in Quezon City, this 23rd day of November in the year of our Lord, Two Thousand and Six.

GREGORIO X. TAN, JR.
Administrator

(PDI - Dec. 1, 2006)

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LIFESTYLE
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WEDNESDAY **2BU** ◉ THURSDAY **FOOD** ◉ FRIDAY **FASHION & BEAUTY**

A MODEL in a Lhuillier creation during Monique's homecoming show

# Proud-to-be-Pinoy moments in fashion and elsewhere

LIFE-STYLED
*Thelma Sioson San Juan*

Vogue's December issue features Pinay interior designer Rose Anne (Cu-unjieng) de Pampelonne

AS THE COUNTRY WAS HAVing its Pacquiao moment, people were still talking last week about how Ernie and Jeena Lopez made it to, then lost, in the "Amazing Race."

If there's an extreme-sports couple, a weekend-warrior couple, it is Ernie and Jeena. (I should know, Ernie's my boss.) Ernie is into water sports (diving, wakeboarding, etc.), racquet sports, triathlon; Jeena is into practically much the same challenges.

For instance, in recent months, the two have been so into wakeboarding in Camarines Sur, in the world's best cable park—another thing to be proud of, but which few Filipinos know about. Don't ask me to describe wakeboarding. From the looks of it, it's like skateboarding, but on water, and you launch yourself from a high platform. (Anyway, if you want to know more, it's in Metroactive magazine.)

Ernie, obviously, took after his mom, the former Chita La'O, who is so athletic that, on that CamSur weekend, this grandmother, at 76, did some wakeboarding (amazing how she "flew" then landed on water, on her two feet)—almost flawlessly, surprising even Ernie.

What was amazing about Ernie and Jeena's stint in "Amazing Race" was how Ernie managed to keep it a secret from everyone, including from us who work with him. (To explain his office leave, he told us he'd be in Africa to celebrate his 10th wedding anniversary.)

Even if they got eliminated, Ernie managed a feat just as amazing—he shouted "Mabuhay ang Pilipinas!" at the start of the race. Good enough.

## No TV reach

Another proud-to-be-Filipino recent moment was the homecoming show of Cebu scion Monique Lhuillier, the first and only Filipino designer to have penetrated the American market, including the red-carpet moments of Hollywood.

The entire Cebuano elite, it seems, descended on Manila for the gala night at Shangri-La Makati, prompting Tourism power mover Edu Jarque, a Cebuano himself, to quip, "So who's left on the island?"

Easily one of the "it" moments of the evening was the curtain call when Monique's ever-supportive and so-proud parents Amparito and Michel walked up the stage to congratulate their daughter. The father couldn't but break down before the power audience sardined in the ballroom.

What we would have wished though was for the collection to have been allowed to be covered by television and aired on nationwide TV, even if only on cable. This was a rare chance for Filipinos to see the fashion artistry of a countryman—even for those who couldn't shell out thousands of pesos to see the clothes.

It would have been a unique opportunity to bring fashion design into the mainstream consciousness of the country—a good follow-up to the National Artists Awards which this year recognized fashion design as a field worthy of national recognition.

If only the show had nationwide reach, people could have seen how fashion design could also bring pride to the country, the same way that sports, boxing or beauty contests do.

Of course, while many could have Monique's talent and passion for design, not

PROUD-TO-BE-PINOY/ C3

MONIQUE Lhuillier designs for Hollywood red-carpet moments.

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**MEMBERS** of the board. Naty Pappas, Nini Valdez and Helen Ong

**BRAD** Norman with BWS's hip, hot couple Lito and Ditas German

**MANILA'S** Five Loveliest 2007. Young, gorgeous misses with strong ideals of charity and service to the less fortunate: Chinna Juban, Charisse Abalos, Jill Bunaguen, Mila Zamora and Ysa Villar

**OTHER** members of the Love 14 Foundation board. Jenny Napoles, Ibet Medalla, Linda Ranillo and Ana de Dios

**MANOLING** Poblador, renowned couturier Pitoy Moreno and elegant woman Sandy Poblador

# Lovelies of charity enthrall Manila

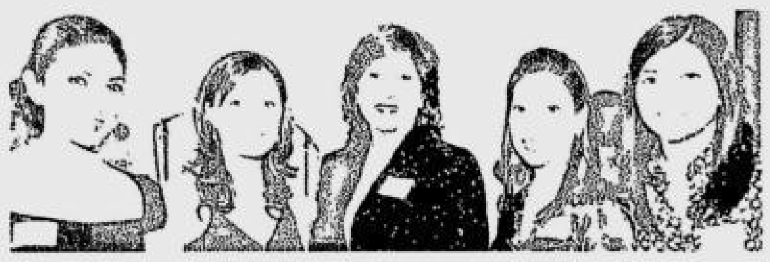
**MOTHERS** of Manila's Five Loveliest 2007. Tina Juban, Chuchi Villar, Menchie Abalos, Dang Mangalino and Dianne Canizares

**RENATO** Enriquez and wife Maritess Tantoco E., Daisy Payumo, Love 14 chair Nini Licaros and Therese Daza

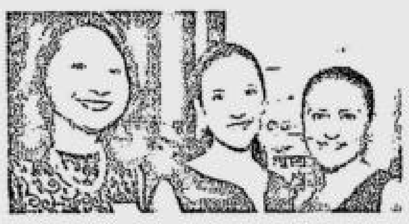
**INTERNATIONAL** Philippine Airlines stewardess Fe Dixon and ultra-chic Che Singson

**ARCHITECT** Gerry Contreras and Johnny Valdez

**VIRGINIA** Lane, Beena Ajvant, Marissa Fenton and Shyam Ajvant



**WOMEN** who love Benz. Liz Almoro, Grace Ang, Clavel Bendana, Yna Almoro and Nina Almoro



**HELEN** Ong, Mia Borromeo, and the hotel's first lady, Marilu Toda Batchelor

**DAVID** Balangue and William Go

**JOCHEN** Carle, Tessa Prieto-Valdes and Mike Toledo

**JUN PE** and Benedicto Pe Lim

THAT ONE-OF-A-KIND LOVE 14 Foundation with charity-oriented **Nini Licaros** as chair and woman of substance **Cha Cha Camacho** as president presented Manila's Five Loveliest 2007 in an ultra-glamorous event at the grand ballroom of Shangri-La Hotel in Makati.

Chosen as the young, cool ladies with the four B's, *palanggas*, are **Charisse Abalos**, **Jill Bunaguen**, **Chinna Juban**, **Ysa Villar** and **Mila Zamora**.

They are all gifted not only with physical beauty and talent but also with strong ideals of charity and service to others, dahlings.

Together they will serve as the face, voice and arm of the various projects of Love 14 Foundation this coming year.

Proceeds of the event will fund this year's flagship project in Claveria, Misamis Oriental. Together with Synergeria Foundation, Love 14 will support the reading and math programs of some 1,750 awesome grade-school pupils in Claveria.

"This is Love 14's contribution in the upliftment of basic public education in the country," Licaros said.

Welcoming some 500 of Cosmo Manille's social set were the foundation's hardworking board of trustees: **Becky Garcia**, **Nini Valdez**, **Helen Ong**, **Naty Pappas**, **Yoli Ayson**, **Joanne Matschuck**, **Maurice Arcache** (as in *moi*), **Donnie Ramirez**, **Ibet Medalla**, **Carrie Bautista**, **Jenny Napoles**, **Ana de Dios** and **Linda Ranillo**. They all work hard to help in one way or another our brothers and sisters who desperately need help.

It was totally a celebration of the union of beauty and compassion for the less fortunate, something that Love 14 has been doing so well for the, would you believe, 48 years, *palanggas*?

### Star limo

A new "star" has been added to The Peninsula Manila, *palanggas*. The ultra-chic Mercedes-Benz has always been the popular choice car brand among the wealthy and distinguished hotels around the world, *palanggas*, because of its "comfort, reliability and the prestige the brand exudes," as its drum-beaters claim.

And for this reason, the Peninsula, the five-star icon has gained a few more "stars"—a fleet of eight awesome brand-new Mercedes-Benz S-Class limousines, dahlings.

WITHOUT BATTING AN EYELASH

*Maurice Arcache*

Photos by **Alex Van Hagen** using **Kodak** EasyShare system

"I personally have fond memories of The Peninsula Manila since it opened its doors 30 years ago. I am convinced the new S-Class fleet continues to add value to the excellent reputation of the hotel," said Cats Motors chair **Greg Yu**.

In a cocktail reception at the standing-room-only The Conservatory, the luxe vehicles were officially handed over to the hotel by Cats Motors Inc., the Philippine general distributor of Mercedes-Benz.

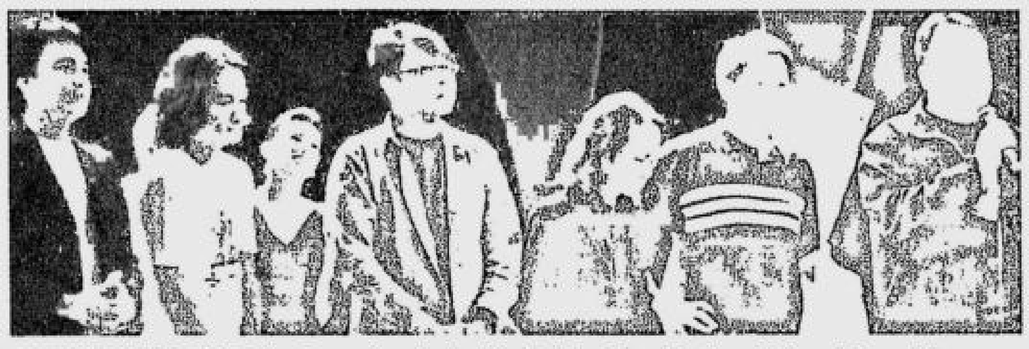
"We believe the Mercedes-Benz S-Class and The Peninsula Manila complement each other in providing the ultimate luxury hotel experience," said Cats Motors Inc. president **Felix Ang**.

Now check this out, *palanggas*, the Pen's luxurious experience begins when guests gets chauffeured on board the new Mercedes-Benz S-Class limousine.

Whether guests need round-trip transfers from the hotel to the airport or want to take in the sights of the city, they are chauffeur-driven by especially trained drivers from Nissan Car Lease, the fleet operator of the hotel.

**GINA** Leonor listens while being honored by a guest.

**LEA SALONGA** with hostess Nene Leonor and daughers Deina Leonor Villasor and Lia Leonor Colayco



**AT THE AWARDING.** The Dawn bassist Buddy Zabala, Ping Medina, Mylene Dizon, The Dawn vocalist Jett Pangan, The Dawn guitarist Francis Reyes and Junboy Leonor listen as Mike Sandejas, producer and director of the film "Tulad ng Dati," thanks the judges for winning the top Cinemalaya Film Festival award.

The exclusive event was hosted by Cats Motors PR director **Emy Arcilla**, as well as by Greg Yu, Felix and **Grace Ang**.

Present were young Shopwise royal **Donnie Tantoco**, Rustan's president **Rico Tantoco**, stylish **Tessa Prieto-Valdes**, Lucerne's **Ivan Yao**, **Cesar Purisima** and **Liz Almoro**, *palanggas*.

The invitees were then serenaded by bossa nova singer **Julia Duncan**, while they nibbled the superbly prepared cocktail finger food from the Peninsula, *natch*, and overflowing drinks from Johnnie Walker.

Well, dahlings, as the late rock star **Janis Joplin** would sing, "Oh, Lord, won't you buy me please a Mercedes Benz."

Hey, Benz anyone?

### The Dawn on film

A super-fun dinner party was hosted by one of our town's top hostesses, civic leader **Nene S. Leonor**, honoring her popular son **Junboy** and the other swinging members of the hot The Dawn rock band.

The Dawn's film "Tulad ng Dati" won the best picture award in the Cinemalaya Film Festival, *palanggas*.

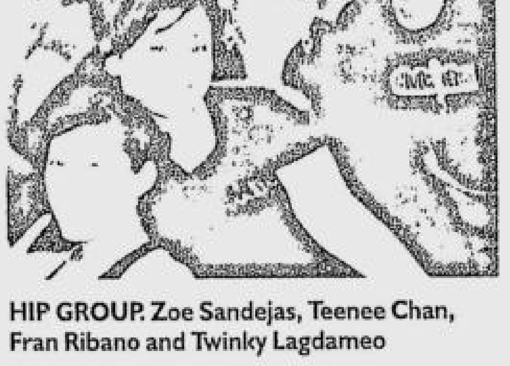
The bash was held at the sprawling garden of the Leonors in Pasay.

Close pals of the celebrator, such as world-renowned singer **Lea Salonga** and husband **Rob Chien** headed the long line of chosen invitees such as **Agot Isidro**, the leading lady in the movie, who came with husband **Manu**; **Mike Sandejas**, director of the film; **Fran Ribano**, manager of the band; **Twinky Lagdameo**; **Mylene Dizon**; **Junie** and **Fe Rodriguez**; **Tony** and **Mari Escano**; **Tony** and **Letty Bonoan**, plus many others too beautiful to mention, dahlings.

Aside from best picture, The Dawn's semi-biographical film "Tulad ng Dati" also won best sound and best editing.

The members of The Dawn such as Junboy Leonor (drums), **Jett Pangan** (lead vocals), **Francis Reyes** (guitar) and **Buddy Zabala** (bass guitar) were thrilled beyond belief over their winning, *palanggas*.

"We continue to have our gigs all over the country. It's a bit exhausting, but well worth the effort when we see how well we are received by our fans," said Junboy Leonor,.



**HIP GROUP.** Zoe Sandejas, Teenee Chan, Fran Ribano and Twinky Lagdameo

**ADORABLE** Agot Isidro

**POPULAR** model Paolo Paraiso and gorgeous actress Mylene Dizon

**DENNIS** Leonor

**OTSIE** Pangan and Rob Chien

### Bazaar

Hey, *palanggas*, the popular Venture 7 will hold its last bazaar for the year on Dec. 3, 9 a.m.-7 p.m., at the Grand Ballroom of Hotel Intercontinental Manila.

As in the past, you can rush over and do your last-minute shopping while checking out the variety of items that will be sold for a song.

Everything to gain, nothing to lose, *di bala*, *palanggas*? After all, you'll be helping some of the beneficiaries of the club such as Makabata Foundation, Amade-Virlanie Foundation and Tahanan Mapagpala ng Imaculada Concepcion. Major credit cards will be accepted.

13th of
2006
The Pen
Manila

**OFFICIAL** hand-over of Cats Motors Inc. of their new fleet of Mercedes-Benz S-Class to The Peninsula Manila. Greg Yu, Cats Motors, Inc. chair; Felix Ang, Cats Motors, Inc. president; David Batchelor, Peninsula Manila general manager; and Dr. Rainer Thiel, president and CEO of DaimlerChrysler for Southeast Asia

**MANILA** Polo Club's first woman prez Isabel Caro Wilson and HSBC's Warner Manning

**VENTURE7** ladies at the ribbon-snipping with special guests of honor Fr. Nico Bautista. Members are Naty Pappas, Mila Drilon and Chit Salud. Standing: Celine Bautista, Chit Gohu, Lita Gelano, Fanny Blanco, Fortune Ledesma, Pilie Aquino and Linda Villadelgado

# Proud-to-be-Pinoy moments in fashion and elsewhere

From page C1

everyone could have her family's blend of finance and marketing strategy and resources to crack the foreign market. But still, seeing what she has done—and continues to do—could plant the seed of inspiration in many a Filipino child. Here is one role model many young men and women can have in this era when "role models" come solely from the ranks of show biz, scandal-a-minute celebrities and politicians.

To us in lifestyle media who struggle to raise Filipino fashion design to the level of viable commerce and, more important, to promote it to the realm of arts and culture that would be accessible to every potential artist in the country, the Monique Lhuillier Gala, without the use of TV, was a missed opportunity.

The way things are, it is mainly through the support of big business like Samsung (which is behind the ongoing Metrowear) that Filipino fashion design art is made available to a bigger public. And that is hard work. The recent Monique Lhuillier Gala could have given us a boost in this thrust.

## Pinays in Vogue

But speaking of Filipino artists and stylistas trying to make it in the US, December Vogue has a surprise for Filipino readers. It features two stylish Filipinas: Tina Maristela-Ocampo and Rose Anne (Cu-unjieng) de Pampelonne. Tina is featured with her handmade evening bags—clutches made of mother-of-pearl, shagreen, copper or brass, by craftsmen in Pampanga and Baguio. She now sells her bags at Barneys and Ikram in Chicago.

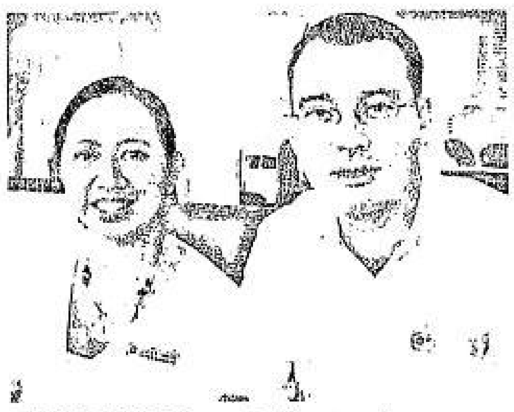
Interior designer Rose Anne, sister of our colleague Philip, makes handcrafted clothes in linen, pashmina, chiffon, in Paris where she's been based for some time now. Vogue notes Rose Anne's handmade touches in her clothes, such as Buddhist prayer beads or rock crystal sourced from craftsmen in Nepal and the Philippines. As the story says, Rose Anne sells out of her Paris home by appointment only.

Indeed, it's the Filipinas (non-politician, that is) who give the country an ennobling and novel image.

## Summit frenzy

Cebu is in a happy frenzy over the Asean Summit set there in December. The Cebu International Convention Center has taken shape. Shangri-La Mactan has two huge tents rising. One is on what used to be two tennis courts (sigh!), leaving Shang Mactan with only one tennis court (good enough for me), and which can accommodate a thousand. Actually with or without the summit, this would have been built as Shang is girding for big banquets.

**MUCH-TALKED-ABOUT** bathrobe of Shangri-La Mactan's Chi spa. It's made of cashmere. Nothing like it in the spa world.


**SHANGRI-LA** Mactan's director of communications Sharon Samarista and resident manager Richard Simmons

The other tent, built for the government on the beachfront, will be the site of the formal Asean summit dinner which will feature the big-production collection of Pitoy Moreno, to be directed by Lupita Kashiwahara.

It's impressive how Cebu's private citizens are mobilizing themselves to give the 16 heads of state and their spouses an impressive and memorable stay in Cebu. Fashion designer Philip Rodriguez and SM executive Marissa Fernan are helping out in the tours for the spouses, including a parade down Cebu streets featuring tableaus depicting the island's history.

Cebu fashion designers, it seems, don't mind at all that their collections are not in the program. Philip himself is already busy designing the clothes of the Cebu divas who'll perform at the gala, and the uniforms of the Shangri-La Mactan managers. Marissa, who's an impossible-task magnet if we saw one, is helping out Lupita in the show.

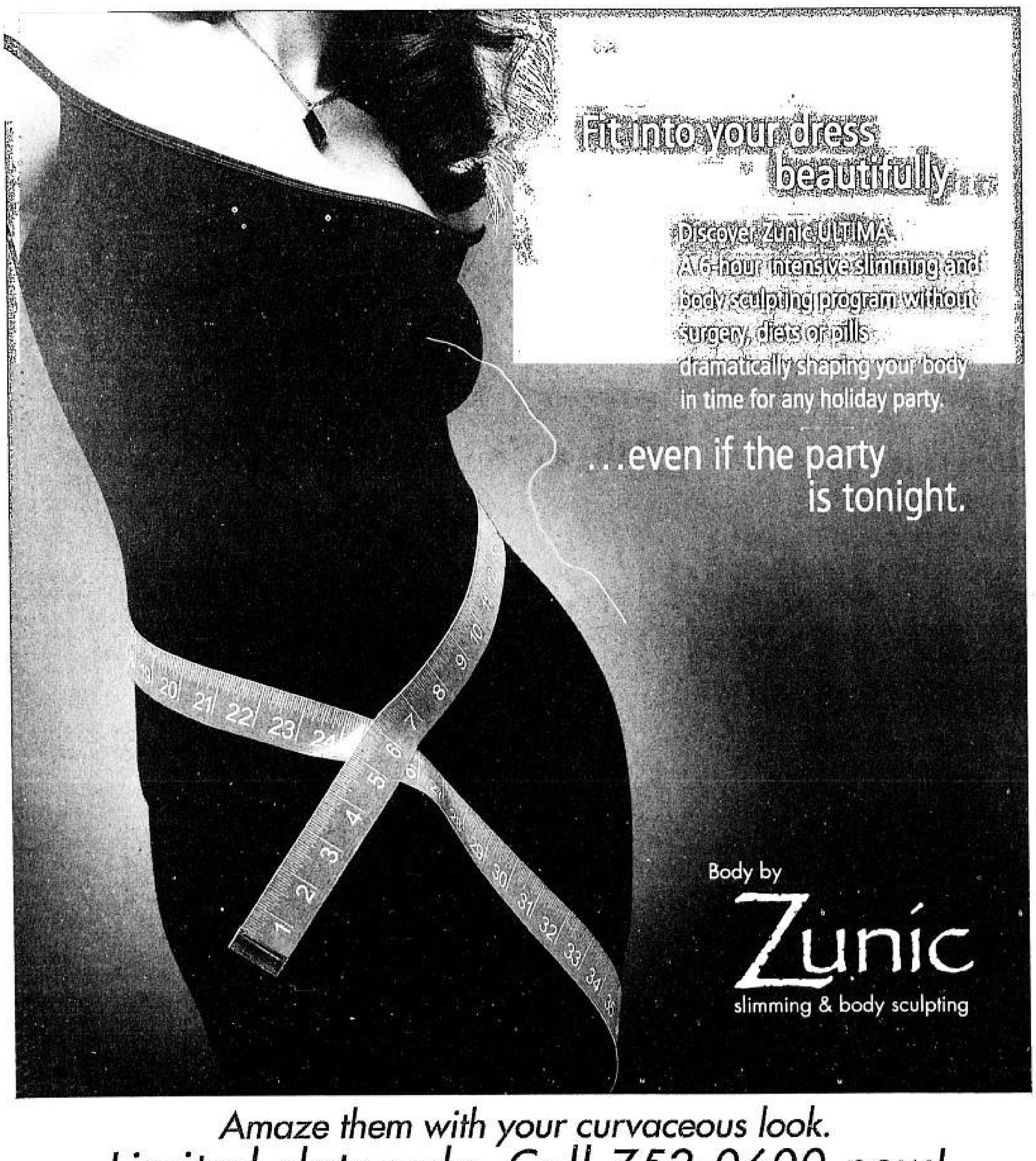
The weekend we were there, we ran into Teresin Mendezona who just came from a meeting with Bernie Aboitiz who's been tasked to arrange the food and floral décor for the Summit.

Meantime, according to Shangri-La Mactan's director of communications, Sharon Samarista, all the Shang kitchens are being prepared for "halal" food.

Waterfront general manager Marco Protacio is also busy preparing for his share of delegations. Most hotel rooms (all at Shangri-La) will be blocked off for the Summit delegations.

More than good business, Shangri-La Mactan's resident manager, Richard Simmons, sees in this a long-term gain. "It will highlight the growth potential of Cebu," he said, and bring in the top-end tourists eventually.

In the meantime, interestingly, the Cebuanos are encouraged to leave town during the Summit. There are special travel packages being offered. There might be no Cebuanos in Cebu on the first week of December; they'll be in Singapore, Hong Kong or Manila.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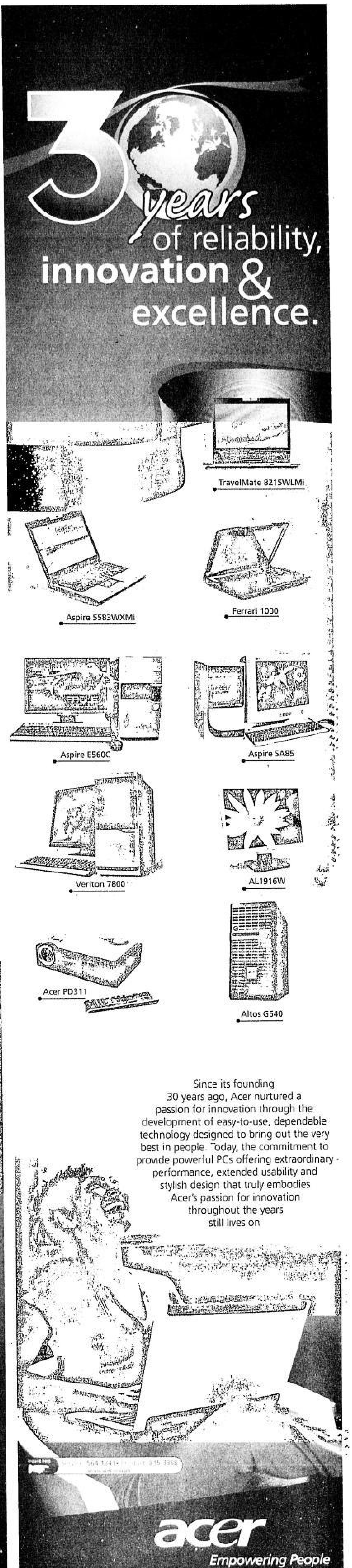
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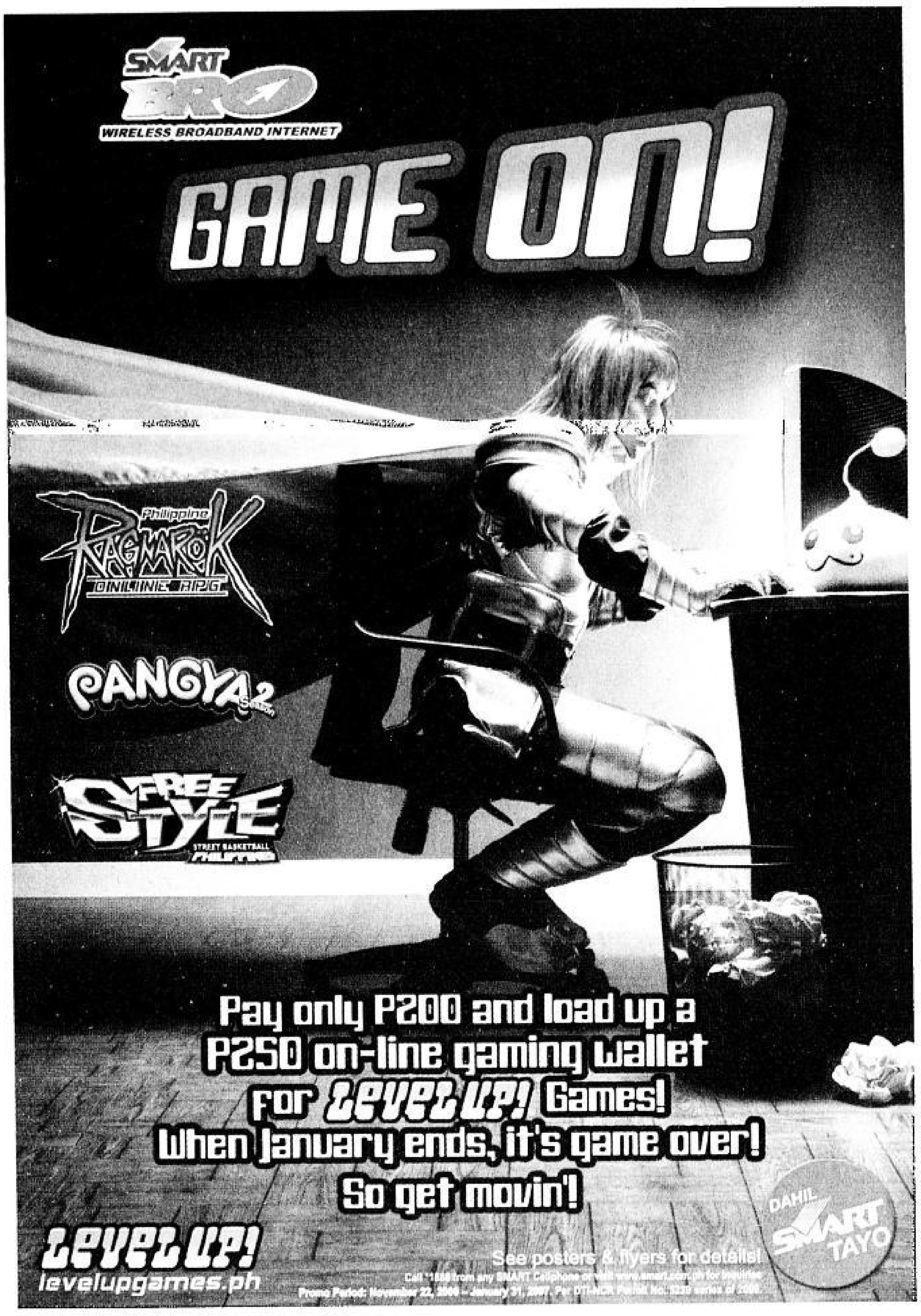

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GOINGS-ON

# Asuncion David Maramba launches book of essays

ANVIL PUBLISHING INC. LAUNCHES "ESSAYS on Living: Beyond The Classroom," by educator Asuncion David Maramba Dec. 2, at Powerbooks Greenbelt 4 in Makati City. The book is the second collection of Maramba's newspaper columns and magazine articles. Readers will find a cornucopia of insights and commentaries on topics such as literature, humanity, history, politics, arts and culture, and religion, among others. The retrospective features essays as diverse as movie reviews, travel advisories, literary critiques and human interest stories. The foreword is written by INQUIRER founder and Magsaysay awardee Eugenia Apostol: "When a teacher writes, her words enter the eye of the reader and resonate in the reader's mind and heart. In a book by a teacher, the teacher's thoughts are all there…if a teacher's thoughts are brilliant, you have a diamond in your library."

**CHRISTMAS PARTY.** The University of the Philippines Delta Lambda Sigma Sorority will hold its Christmas party Dec. 8, 4 p.m. at the Valle Verde 3 Social Hall. The event is part of the sorority's 60th anniversary celebration which will officially end April 6, 2007. Spearheading the affair is the Philippine Chapter. Representatives from the US, Asia and Europe Chapters will arrive to join in the celebration. Call 9123952, 0917-3498699, 0910-8699038, 9323380, 0918-9127914, 8231185, 0916-5534925, 8370842, 0920-9478819, 9272551, 4543610 and 0917-8122110.

**FESTIVAL.** SM City Clark celebrates the Sisig Festival 2006 Sadsaran Qng Angeles Dec. 1 and 2, featuring 177 ways of cooking the popular Kapampangan dish. Highlight will be the Sisig Cooking Competition. Other activities include the Air and Land show, a car show and DB Drag Competition, a street dancing competition, a dance showdown, live band performances and fireworks display.

**SPECIAL OFFER.** Sun Cellular, the first network to offer 24/7 Call and Text Unlimited service, has launched Group Plans. For as low as P699 a month, you can get three postpaid lines with three free handsets. The postpaid subscription service offer starts with free three Nokia 1112 handsets. It comes with an option of Daylite Call and Text Unlimited, discounted at P233 per line monthly. Daylight Call and Text Unlimited allows the subscriber unlimited Sun-to-Sun calls from 12 midnight to 6 p.m. while a minimal fee of 25 centavos per minute will be charged from 6:01 to 11:59 p.m. Local Sun-to-Sun texts are unlimited all day and all night. For P999, Sun is offering three Nokia 2310 with colored display and FM radio, the LG B2100 camera phone and the Motorola C261 camera phone. The offer comes with a suggested unlimited service option of 24/7 Call and Text Unlimited and free 750 text messages to other networks. Call Sun's hotline at 3958000.

**LANTERN-MAKING TILT.** Sta. Lucia East Grand Mall holds "Light Up My Christmas" on-the-spot lantern-making contest. Open to male and female, aged 13 to 35. Create a lantern 2.5 feet to 3.5 feet in diameter and design it with a traditional five-sided star, snowflakes geometry or multi-dimensional design. Recycled or local raw materials must be used. Call 6815401 for details. Sta. Lucia East Grand Mall is at Marcos Highway corner Felix Avenue, Cainta, Rizal.

**FASHION SHOW.** Parañaque City will present "Pamana ng Parañaque—a tribute to Christian Espiritu," a fashion show, Dec. 15 at the Airport Casino Filipino, Pagcor Grand Theater, Ninoy Aquino Avenue, Brgy. Sto. Niño. Spearheaded by Ma. Fe Bernabe, wife of Mayor Florencio M. Bernabe Jr., the project aims to raise funds for the Parañaque Museum that will become the repository of the city's traditional and cultural legacies. Participating are fashion designers who worked with Christian Espiritu—Inno Sotto, Dom Martin Gomez, OSB (Gang Gomez),Jojie Lloren, Lorretto and Barge Ramos. Also to be featured are Parañaque designers Jun-jun Cambe, Parrish Espiritu Carlos, Serge Jimenez, Boyet Dysangco, Perri Diaz and Dels Velasco.

**FAMILY DAY.** Ville St. John Academy (VSJA) and the Parent-Teachers Council will present its annual Family Day today at Ville St. John Compound, Mahartika Avenue, Phase 5, Marcelo Green Village, Paranaque City. Call 8217147/7541.

**PYROMUSICAL SHOWS.** Starmaker, the country's leading pyrotechnics company mounts the biggest pyromusical shows in the country. Starmaker scheduled shows will be held on the following dates: Dec. 2 and 30 at SM Supercenter Molino; Dec. 2, 16 and 30 at SM City Lipa; Dec. 2 and 9 at SM City Batangas; Dec. 3, 10, 17, 25 and 30 at SM City Dasmariñas; Dec. 9 and 16 at SM City Clark; Dec. 9 and 23 at SM City Pampanga; Dec. 9 at SM City Sta. Rosa; Dec. 9-23 at SM City Marilao; and Dec. 9 at SM City Molino. Starmaker also holds regular shows at the Alabang Town Center and at selected Robinsons Malls.

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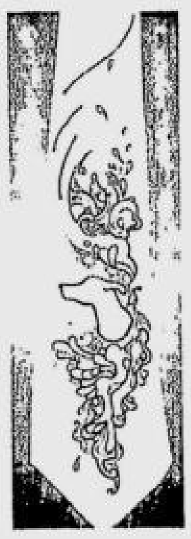
## FASHION



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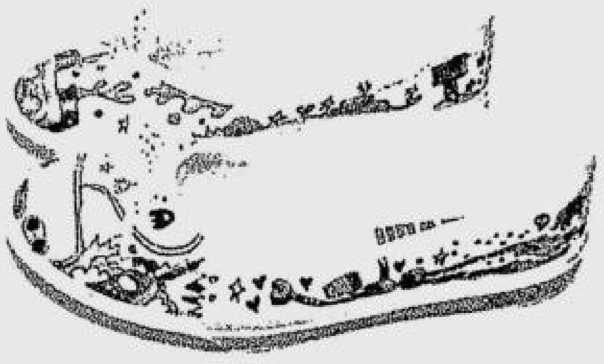

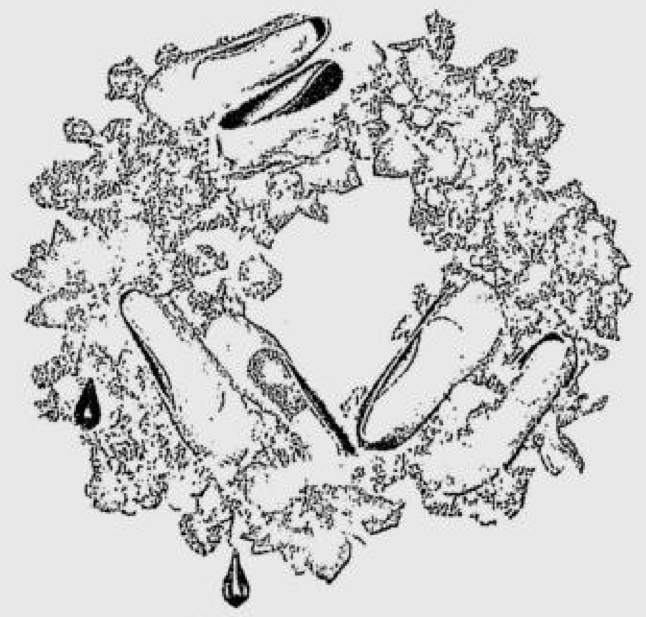

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**Celebrate the holidays in style with Sapato Manila's brightly hued satin ballet flats.**

*Sapato Manila is located at Independent Lifestyles, Power Plant Mall, Rockwell*

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Sa SMART Buddy
Paskong PaBonus
may Bonus Load ka na,
pwede ka pang maging
Milyonaryo!

Over ₱60 MILLION WORTH of BONUS LOAD
+ ₱1 MILLION CASH in the Grand Draw to be given away!

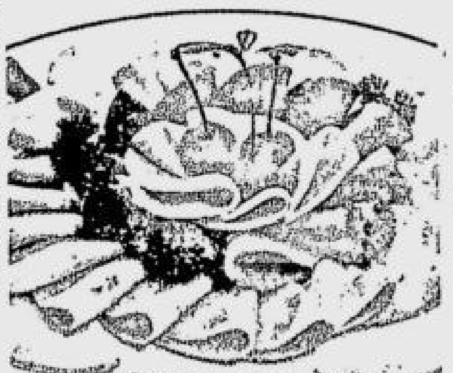
DAHIL SMART TAYO

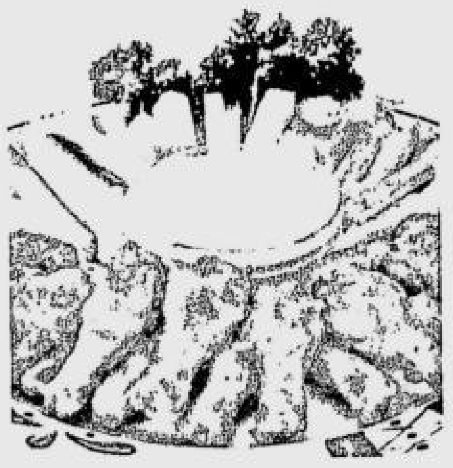
Text BONUS to 8060
para malaman kung paano magka-bonus.

Mas maraming load, mas maraming bonus load!
Kaya mag e-Load lang ng mag e-Load sa inyong suking tindahan!

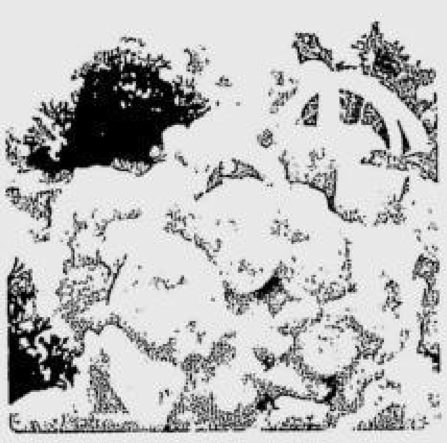
Promo Period: November 1 - December 20, 2006
Raffle Draw Date: December 22, 2006, 2pm
Bonus load cut-off: November 30, 11:59pm & December 20, 2006, 11:59pm
₱1 Million Raffle cut-off: December 20, 2006, 11:59pm
See flyers for details. *P1.00/text.
Per DTI-NCR Permit No. 4366, Series of 2006.

ALL NEW DADS CHRISTMAS FESTIVAL
INCLUDES SAISAKI & KAMAYAN

Cold Cuts Platter


Spicy Buffalo Wings


Pork Ribs Honey

Shrimp Hot Salad


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ultimate buffet

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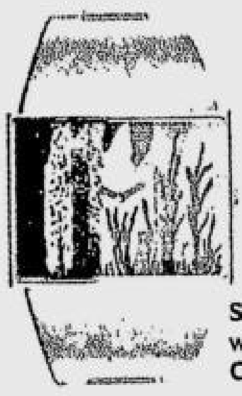
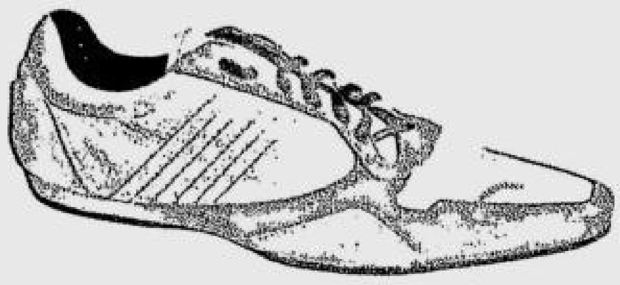
ADD VAT



**STORM** Eco Blue watch, P6,790, No Curfew



**DIESEL** Glammy shoe, P10,850

**GAS** jeans, P5,697

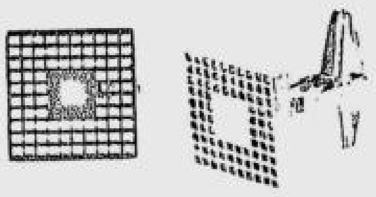
**LACOSTE** Sailing 6 bag, P13,250

## For him

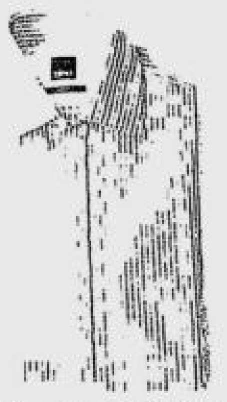
Now's the perfect time to subtly amp your man's style quotient by giving him a not-so-basic item that's easy to mix and match with his old reliable (sometime-you-wish-you-can throw-out) pieces. A pair of shoes that's not your usual black or brown or a sleek non-traditional timepiece are great gifts that will be appreciated by the fashionably-challenged or stylish male in your life

**KENNETH** Cole Reaction sports coat, P9,950

**FOLDED** & Hung hat, P249



**KENNETH** Cole Reaction Hive cufflinks, P2,250

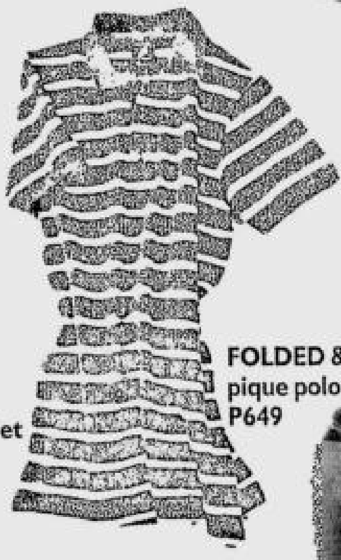


**ESPRIT** longsleeves, P3,298

**KENNETH** Cole Reaction sunglasses, P3,450

**KENNETH** Cole Reaction jeans, P4,450

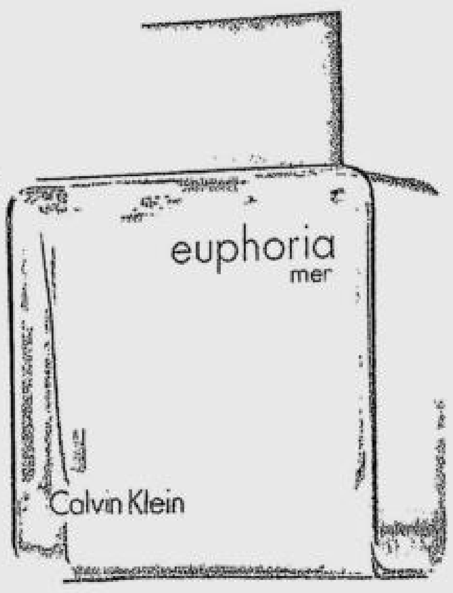
**KENNETH** Cole Gabardine Patch Pocket bag, P18,500



**FOLDED** & Hung pique polo shirt, P649

**FOLDED** & Hung socks, P199 each

**JACK** Spade bag, P7,250

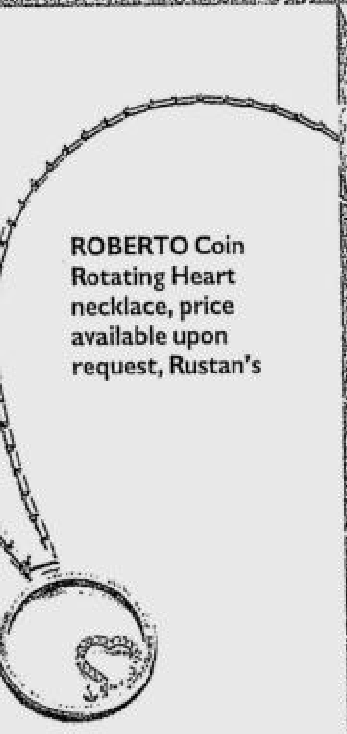


**CALVIN** Klein Euphoria 100ml, P4,290, Rustan's

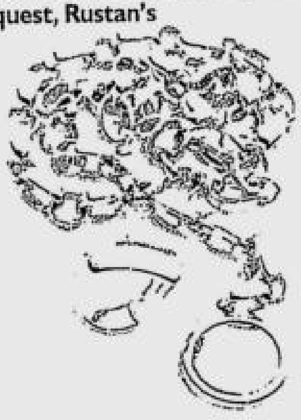
**SOLO** shirt, P575

Gift Guide Gift Guide Gift Guide Gift Guide Gift Guide Gift Guide Gift

**CHOPARD** Happy Spirit pendant, price available upon request, Rustan's



**ROBERTO** Coin Rotating Heart necklace, price available upon request, Rustan's

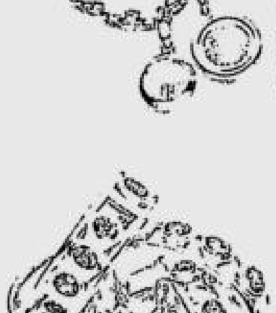


**TAMARA** Comolli Gold Look Roulette and Signature Drop necklace, price available upon request, Rustan's

**OBERTO** Coin Stargate necklace, price available upon request, Rustan's

## [illegible] babe

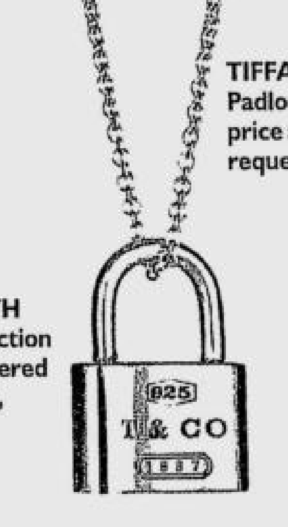
Frost her this season in georgeous gems and long strand necklaces.



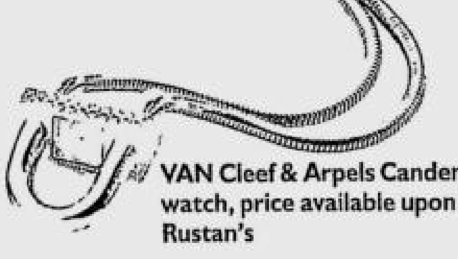
**TAMARA** Comolli Roulette Pavé fbracelets, price available upon request, Rustan's

**TAMARA** Comolli Curriculum Vitae bangles, price available upon request, Rustan's

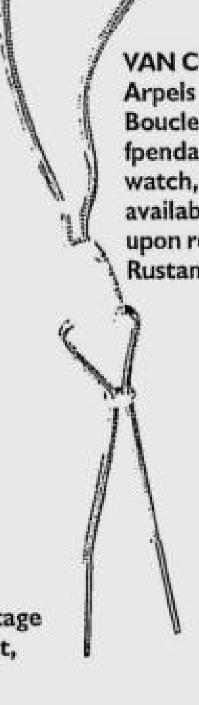
**KENNETH** Cole Reaction multi-layered necklace, P2,450



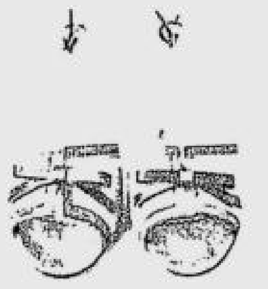
**TIFFANY** & Co. Padlock pendant, price available upon request, Rustan's



**VAN** Cleef & Arpels Candenas Vintage watch, price available upon request, Rustan's

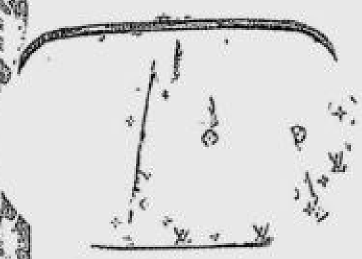


**VAN** Cleef & Arpels Liane Boucle fpendant watch, price available upon request, Rustan's



**YSL** slip ons, P27,850

**MAXSTUDIO** dress, P11,900



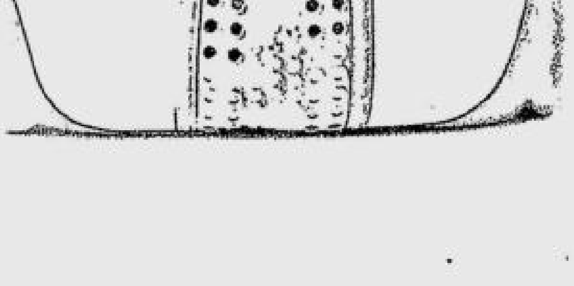
**LOUIS** Vuitton bag, P101,000

**KATE** Spade bag, P12,600

## Lady luxe

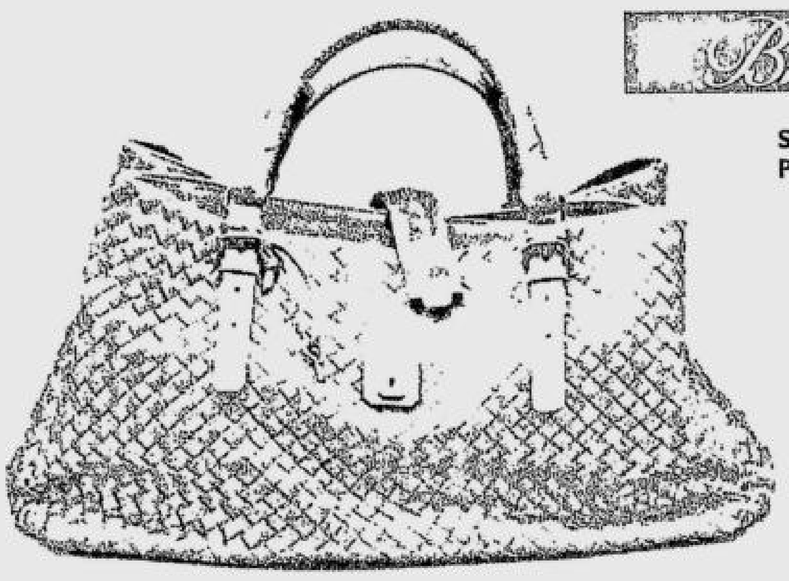
Your loved ones deserve the best this season, so go ahead and splurge! Designer bags, shoes and clothes are your best bets.

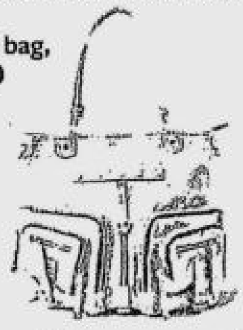
**GUCCI** bag, P69,950

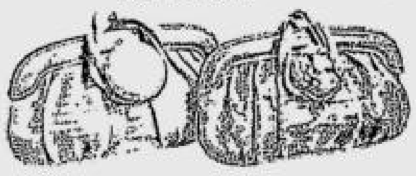


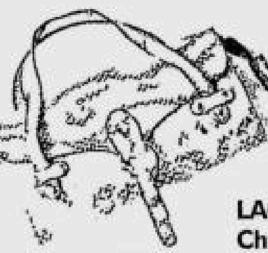
# Gift Guide Gift Guide Gift Guide Gift Guide Gift Guide Gift Guide Gift

## Brag bags

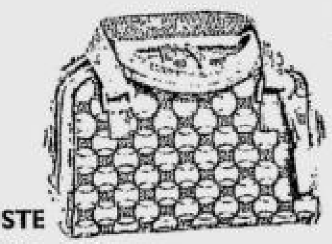

**BOTTEGA** Veneta Roma Bag, price available upon request

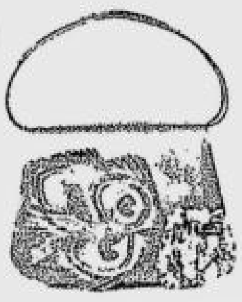

**SCHU** bag, P2,650


**TOD'S** bag, P49,500 each


**FOLDED &** Hung faux python-skin bag, P949

**FENDI B** bag from Rustan's, price available upon request


**LACOSTE** Chantaco Jacquard 9 bag, P7,350


**TINA** Ansaldo bag, P5,000

**FURLA** Yolande L shopper bag, P33,950

**TOD'S** Besonville bag, P89,500

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- Simply apply for an AIG Credit Card at Rustan'· and get 1,000 Frequent Shopper Plus (FSP) points FREE*
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- Keep on using your AIG Credit Card at Rustan to get a P1,000 Rustan's Gift Certificate FREE for ever 10,000 spending

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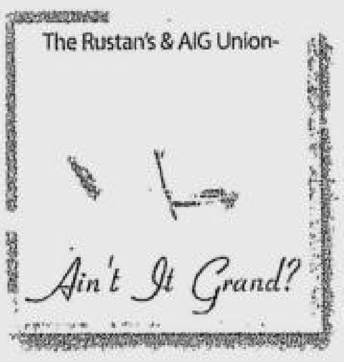

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See flyers for details. Promo Period: October 7 to December 31, 2006
* Per DTI-NCR Permit No. 4527 Series of 2006· ** Per DTI-NCR Permit No. 4519 Series of 2006.

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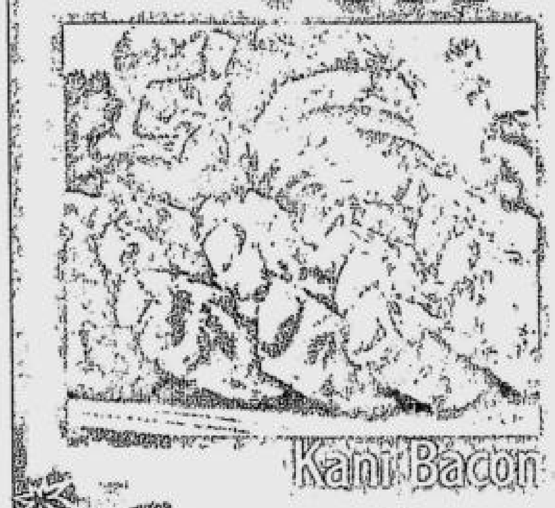
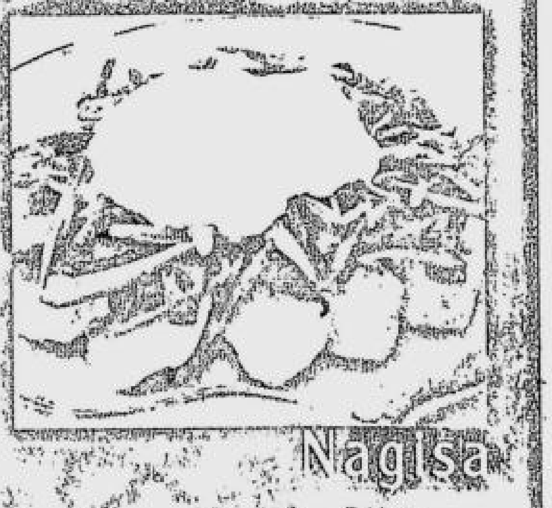

Kani Bacon

Salmon Teppan

Ebi Fura


Nagisa

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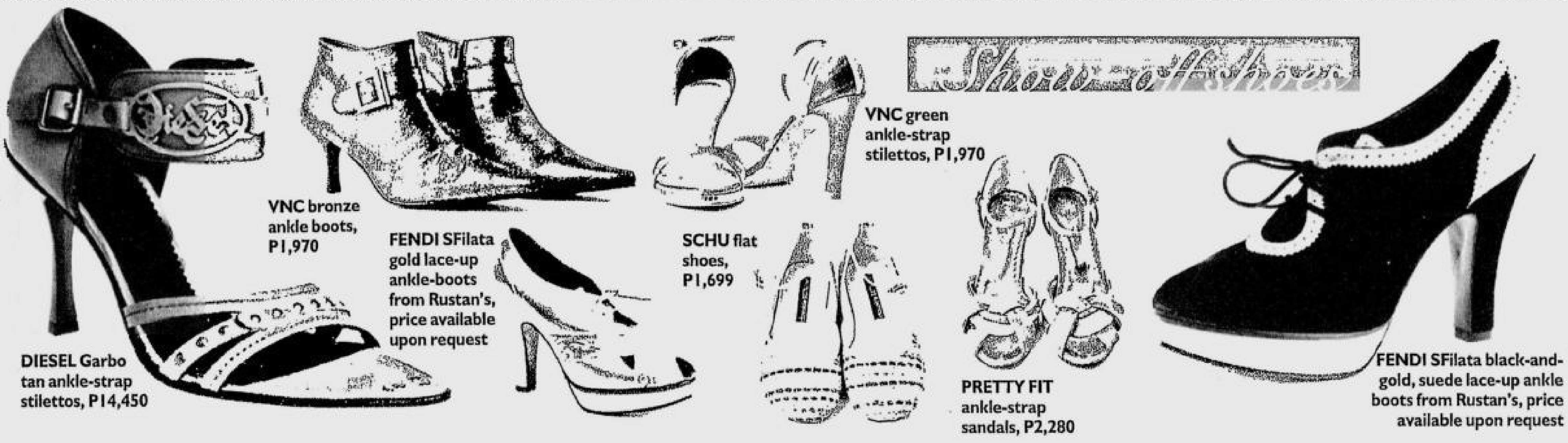
## Show-off shoes



**DIESEL Garbo** tan ankle-strap stilettos, P14,450

**VNC bronze** ankle boots, P1,970

**FENDI SFilata** gold lace-up ankle-boots from Rustan's, price available upon request

**SCHU flat** shoes, P1,699

**VNC green** ankle-strap stilettos, P1,970

**PRETTY FIT** ankle-strap sandals, P2,280

**FENDI SFilata black-and-gold**, suede lace-up ankle boots from Rustan's, price available upon request

NICK JR.
DORA the EXPLORER
DORA'S SING-ALONG FIESTA
A Live Musical Show with Dora, Boots, Big Red Chicken and Swiper the Fox
NICKELODEON
Ayala Malls

A Fun-Filled Interactive Ride into the World of Dora the Explorer!

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Nov. 18 - 11am; 3pm; 5pm; 7pm
Nov. 19 - 11am; 3pm; 6:30pm
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Market! Market!
Activity Center
Nov. 25 & 26 - 2pm; 6pm
Concierge Hotline: 886-7519

Alabang Town Center
Activity Center
Dec. 1 to 3 - 11am; 3pm; 6pm
Concierge Hotline: 842-2782, 772-1860

Glorietta
Activity Cente
Dec. 8 to 10 - 11am; 3pm; 6pm
Concierge Hotli : 752-7272

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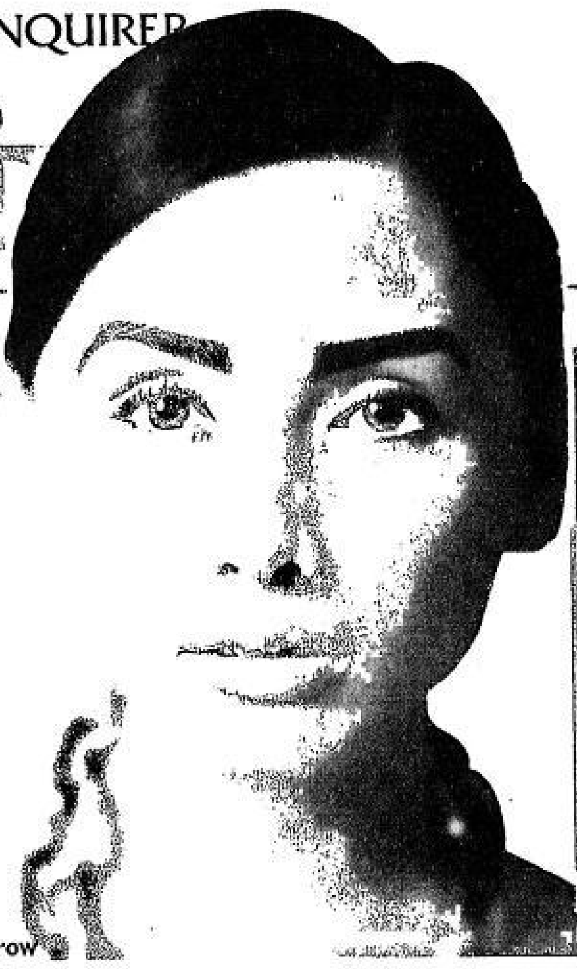


HIGH brow

# Spring/summer trends for Christmas

**KNOCKOUT!**

**Ria Francisco-Prieto**

WHY WRITE about up and coming trends when Christmas is just around the corner? So you know that what you will be getting your loved ones and yourself won't be last year's news. Besides, most of the products can just act as a guide to your New Year look.

## Thick brows

Think Brooke Shields when it comes to eyebrows. Tweezers will always be a must-have and a practical present, but please do not overpluck. I know someone who started plucking her brows after a spat with her boyfriend and the result was not good.

I suggest going to a salon for threading first so that the shape will be even, then just have the excess hairs removed as they grow back. Besides, thick eyebrows (and, mind you, I do not mean bushy) make women look younger.

## Silver and gold eye shadow

Metallics will be a very hot thing. Not that they aren't already hitting the runways and are seen in the choice of accessories people wear. So use metallics on your eyes. You may even use two different tones at a time. Yes, this will be acceptable. If you do not see the look yet on other people, then good for you. At least you can be Manila's trendsetter.

Metallics will also make a welcome gift, and there are so many brands to choose from that you won't have any budgeting problems.

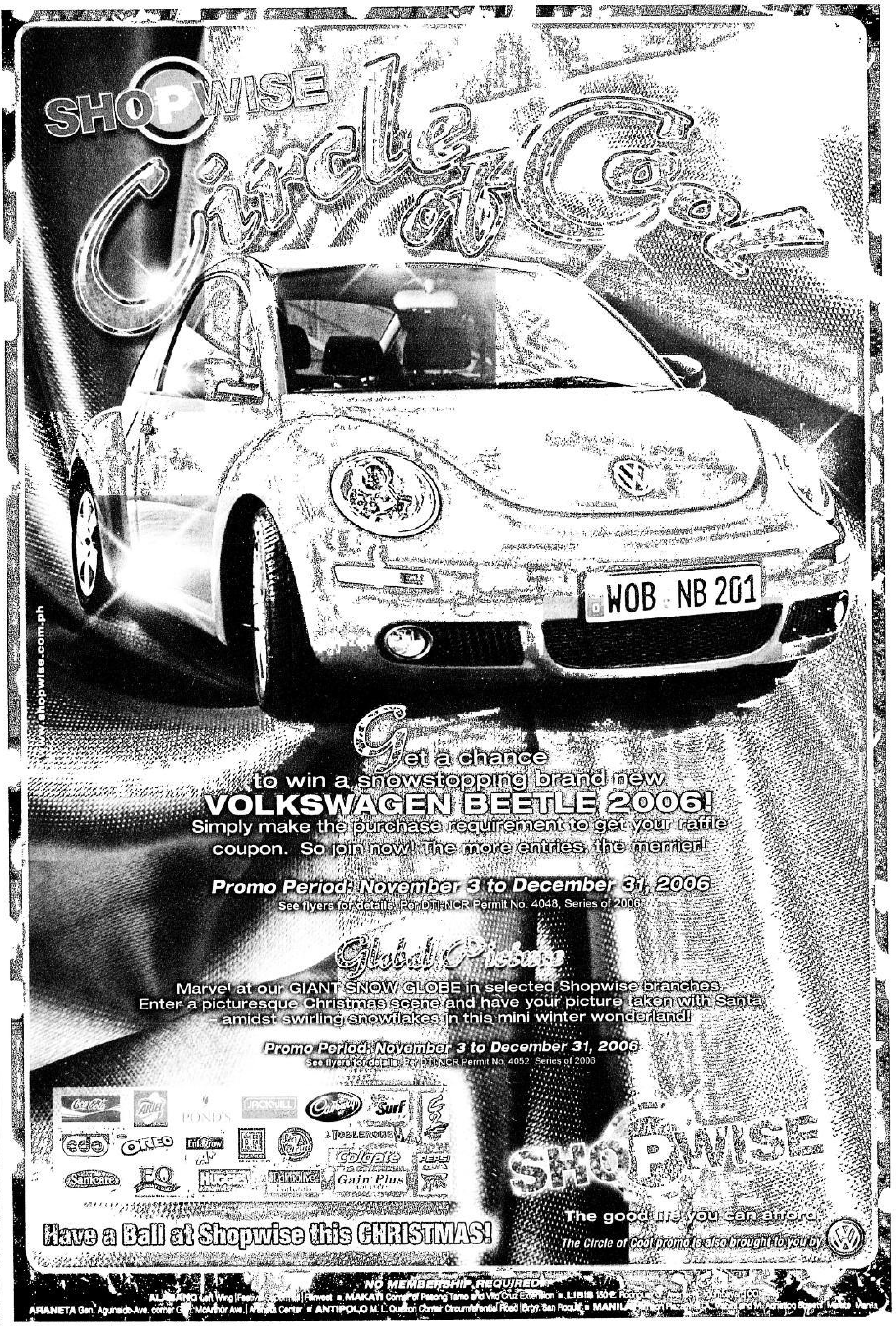
## Orange lipstick

If you think you (or a friend) need a makeover for the New Year, grab orange lippies. Plump up your lips with this yummy color and you won't have to put too much blush or eye shadow. Actually, you can get away with none at all.

## Bronze makeup

Nowadays, you don't have to go under the sun to get that sun-kissed color. Think bronze. Anything bronze you can get a hold of, you must at least try. I especially love bronzing powder. It is one product you can use all over, especially on parts you want to highlight. If you are wearing a sleeveless top, you may use it on your shoulder blades, as I do. I know that if I receive more than one bronzer for Christmas, I wouldn't mind at all because it is something I can use the whole year round!

MIDAS touch



SHOPWISE Circle of Cool

Get a chance
to win a snowstopping brand new
VOLKSWAGEN BEETLE 2006!
Simply make the purchase requirement to get your raffle
coupon. So join now! The more entries, the merrier!

Promo Period: November 3 to December 31, 2006
See flyers for details. Per DTI-NCR Permit No. 4048, Series of 2006

Global Pictures
Marvel at our GIANT SNOW GLOBE in selected Shopwise branches.
Enter a picturesque Christmas scene and have your picture taken with Santa
- amidst swirling snowflakes in this mini winter wonderland!

Promo Period: November 3 to December 31, 2006
See flyers for details. Per DTI-NCR Permit No. 4052, Series of 2006

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The good life you can afford.
The Circle of Cool promo is also brought to you by

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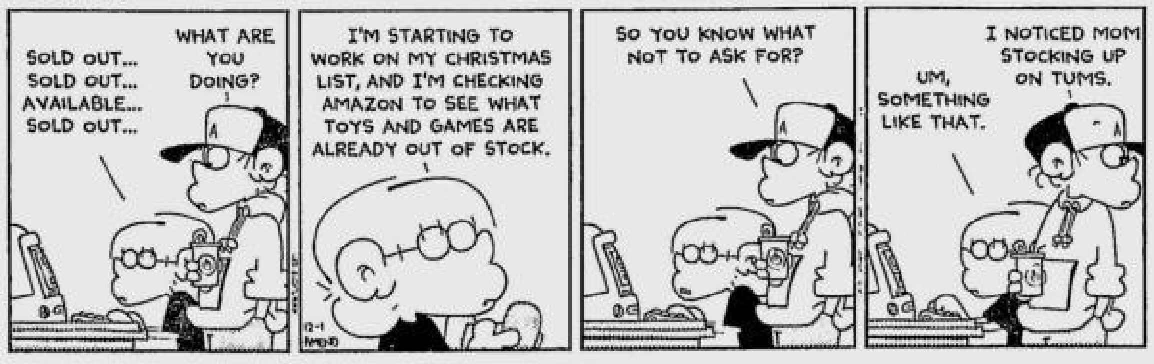
ARANETA Gen. Aguinaldo Ave. corner Gen. McArthur Ave. | Araneta Center ■ ANTIPOLO M. L. Quezon Corner Circumferential Road | Brgy. San Roque ■ MANILA [illegible] Plaza [illegible] and M. Adriatico Streets | Malate, Manila

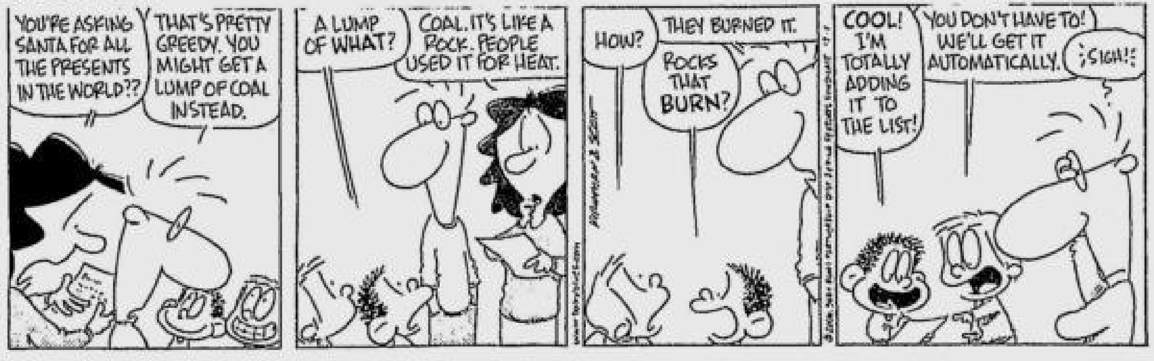
**FOXTROT**

BY BILL AMEND


SOLD OUT... SOLD OUT... AVAILABLE... SOLD OUT...
WHAT ARE YOU DOING?
I'M STARTING TO WORK ON MY CHRISTMAS LIST, AND I'M CHECKING AMAZON TO SEE WHAT TOYS AND GAMES ARE ALREADY OUT OF STOCK.
SO YOU KNOW WHAT NOT TO ASK FOR?
UM, SOMETHING LIKE THAT.
I NOTICED MOM STOCKING UP ON TUMS.
12-1 AMEND

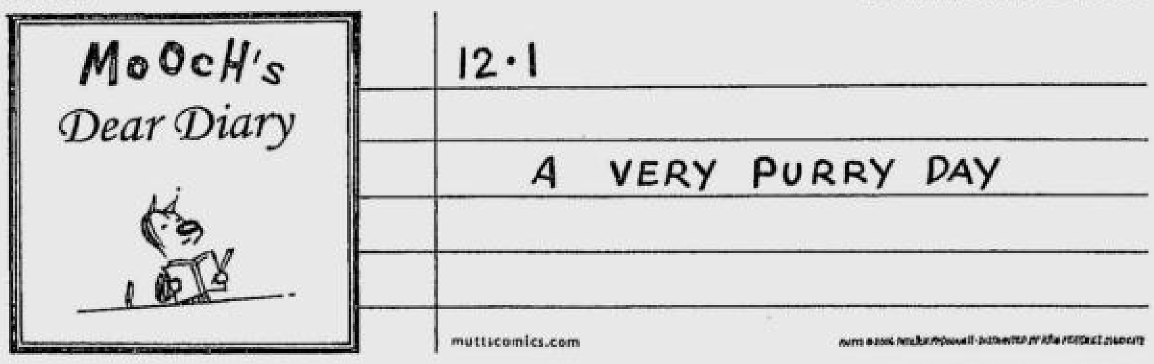
**BABY BLUES**

BY JERRY SCOTT


YOU'RE ASKING SANTA FOR ALL THE PRESENTS IN THE WORLD??
THAT'S PRETTY GREEDY. YOU MIGHT GET A LUMP OF COAL INSTEAD.
A LUMP OF WHAT?
COAL. IT'S LIKE A ROCK. PEOPLE USED IT FOR HEAT.
HOW?
THEY BURNED IT.
ROCKS THAT BURN?
COOL! I'M TOTALLY ADDING IT TO THE LIST!
YOU DON'T HAVE TO! WE'LL GET IT AUTOMATICALLY.
SIGH!

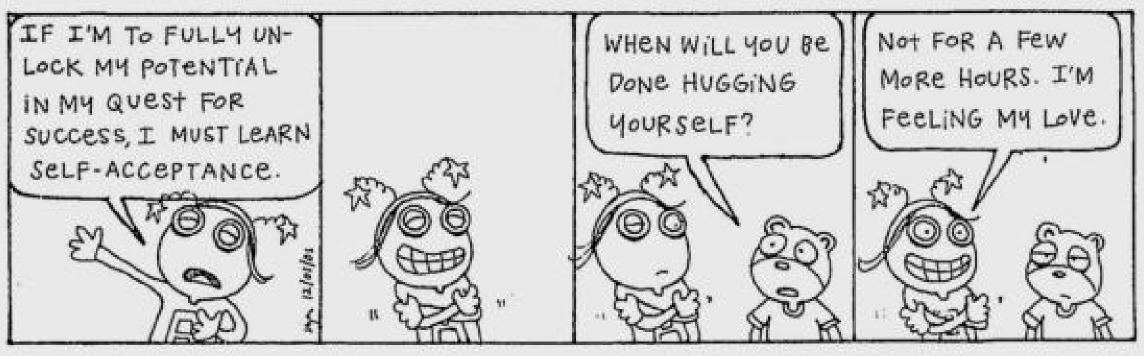
**MUTTS**

BY PATRICK McDONNELL


MoOcH's
Dear Diary
12·1
A VERY PURRY DAY
muttscomics.com

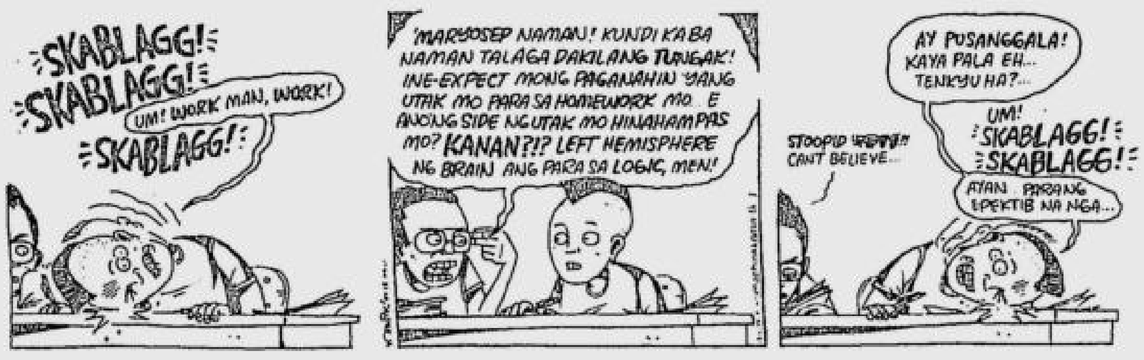
**ATOMO AND WEBOY**

BY LYRA GARCELLANO


IF I'M TO FULLY UNLOCK MY POTENTIAL IN MY QUEST FOR SUCCESS, I MUST LEARN SELF-ACCEPTANCE.
WHEN WILL YOU BE DONE HUGGING YOURSELF?
NOT FOR A FEW MORE HOURS. I'M FEELING MY LOVE.

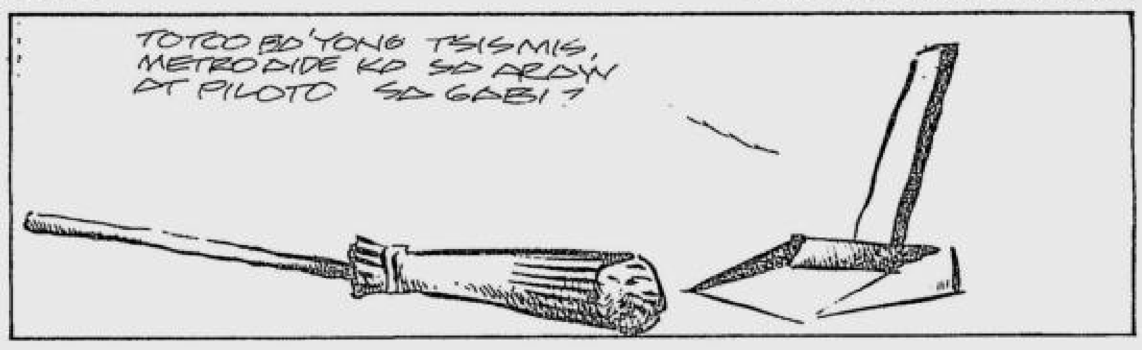
**KIKO MACHINE**

BY MANIX ABRERA


SKABLAGG! SKABLAGG! SKABLAGG!
UM! WORK MAN, WORK!
'MARYOSEP NAMAN! KUNDI KA BA NAMAN TALAGA DAKILANG TUNGAK! INE-EXPECT MONG PAGANAHIN 'YANG UTAK MO PARA SA HOMEWORK MO... E ANONG SIDE NG UTAK MO HINAHAMPAS MO? KANAN?!? LEFT HEMISPHERE NG BRAIN ANG PARA SA LOGIC, MEN!
STOOPID [illegible] CAN'T BELIEVE...
AY PUSANGGALA! KAYA PALA EH... TENKYU HA?...
UM! SKABLAGG! SKABLAGG!
AYAN PARANG EPEKTIB NA NGA...

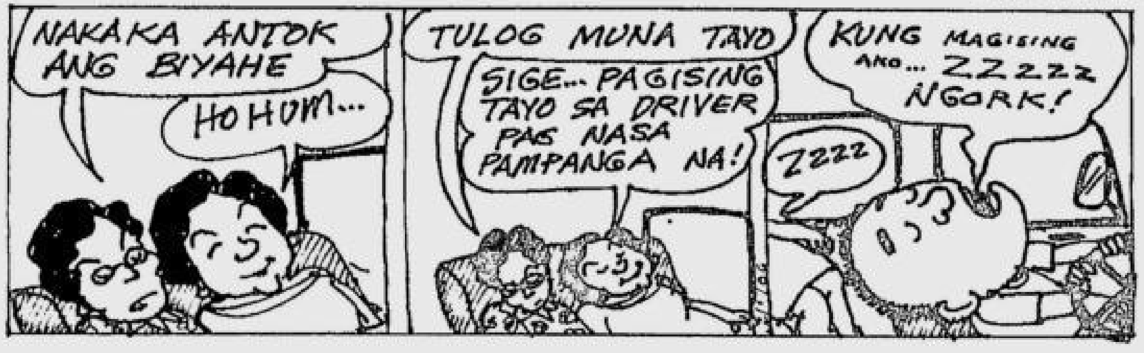
**TULDOK**

BY PAPU AND TATUM MILAMBILING


TOTOO BA 'YONG TSISMIS, METRO AIDE KA SA ARAW AT PILOTO SA GABI?

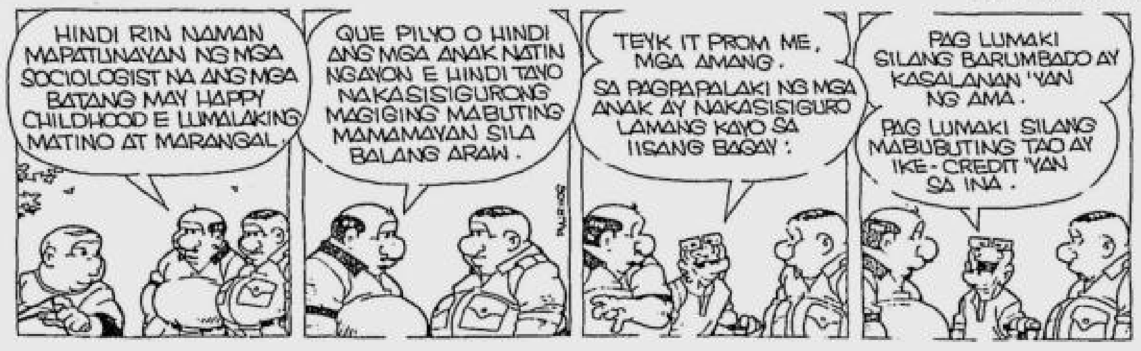
**A. LIPIN**

BY JESS ABRERA


NAKAKA ANTOK ANG BIYAHE
HO HUM...
TULOG MUNA TAYO
SIGE... PAGISING TAYO SA DRIVER PAG NASA PAMPANGA NA!
KUNG MAGISING AKO... ZZZZZ NGORK!
ZZZZ

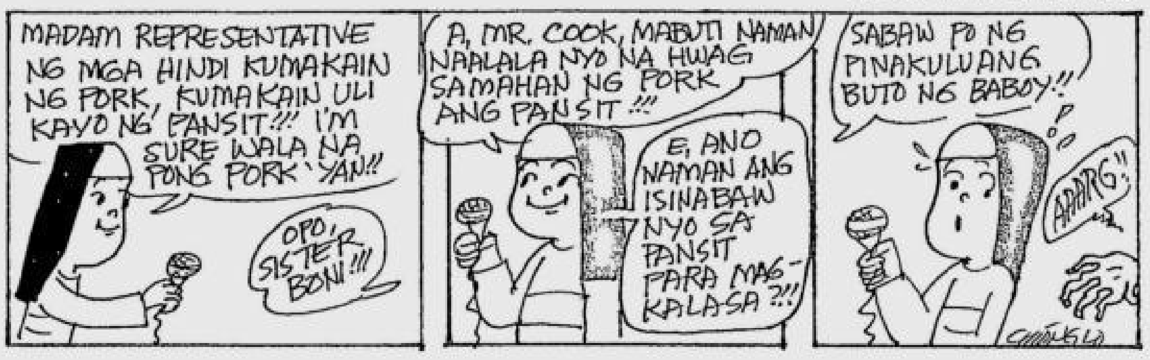
**PUGAD BABOY**

BY P.M. JUNIOR


HINDI RIN NAMAN MAPATUNAYAN NG MGA SOCIOLOGIST NA ANG MGA BATANG MAY HAPPY CHILDHOOD E LUMALAKING MATINO AT MARANGAL.
QUE PILYO O HINDI ANG MGA ANAK NATIN NGAYON E HINDI TAYO NAKASISIGURONG MAGIGING MABUTING MAMAMAYAN SILA BALANG ARAW.
TEYK IT PROM ME, MGA AMANG.
SA PAGPAPALAKI NG MGA ANAK AY NAKASISIGURO LAMANG KAYO SA IISANG BAGAY:
PAG LUMAKI SILANG BARUMBADO AY KASALANAN 'YAN NG AMA.
PAG LUMAKI SILANG MABUBUTING TAO AY IKE-CREDIT 'YAN SA INA.

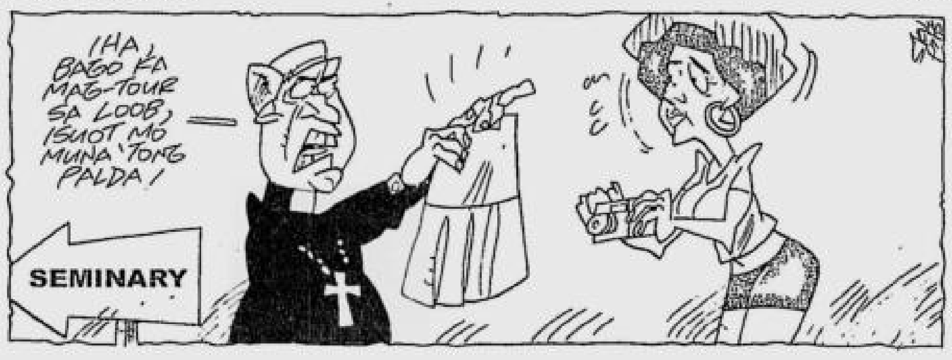
**LOVEKNOTS**

BY ELIZABETH CHIONGLO


MADAM REPRESENTATIVE NG MGA HINDI KUMAKAIN NG PORK, KUMAKAIN ULI KAYO NG PANSIT!!! I'M SURE WALA NA PONG PORK 'YAN!!
OPO, SISTER BONI!!!
A, MR. COOK, MABUTI NAMAN NAALALA NYO NA HWAG SAMAHAN NG PORK ANG PANSIT!!!
E, ANO NAMAN ANG ISINABAW NYO SA PANSIT PARA MAG-KALASA?!!
SABAW PO NG PINAKULUANG BUTO NG BABOY!!
AARRG!!
CHIONGLO

**DIVINE COMEDY**

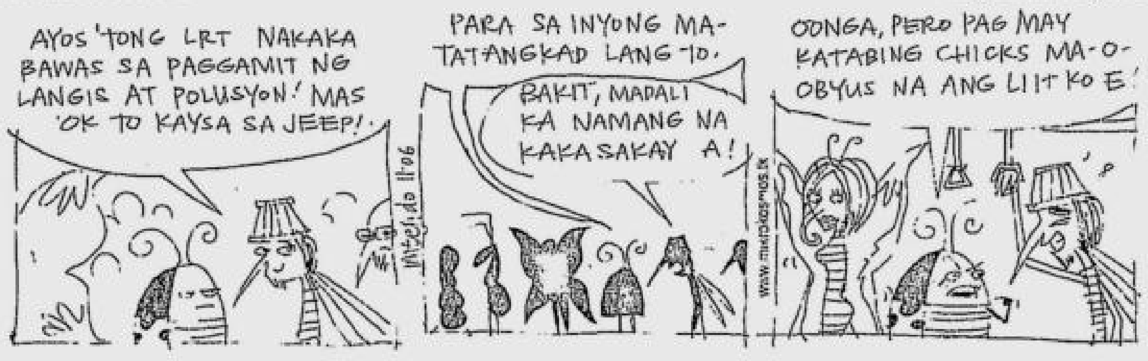
BY STEVEN PABALINAS


IHA, BAGO KA MAG-TOUR SA LOOB, ISUOT MO MUNA 'TONG PALDA!
SEMINARY

**HOW SEMINARY FORMATORS TRAIN THEIR SEMINARIANS TO BECOME PERPETUAL CELIBATES**

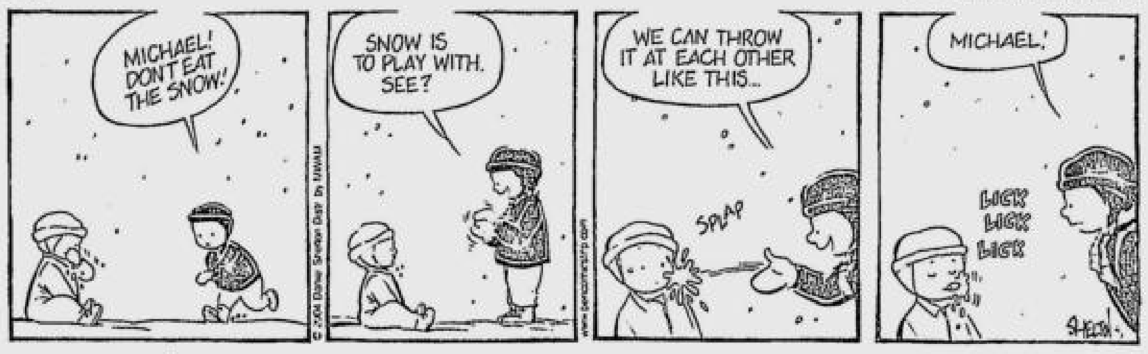
**MIKROKOSMOS**

BY JOMIKE TEJIDO


AYOS 'TONG LRT NAKAKA BAWAS SA PAGGAMIT NG LANGIS AT POLUSYON! MAS 'OK TO KAYSA SA JEEP!
PARA SA INYONG MATATANGKAD LANG 'TO.
BAKIT, MADALI KA NAMANG NA KAKASAKAY A!
OONGA, PERO PAG MAY KATABING CHICKS MA-O-OBYUS NA ANG LIIT KO E!
tejido 11·06
www.mikrokosmos.tk

**BEN**

BY DANIEL SHELTON


MICHAEL! DON'T EAT THE SNOW!
SNOW IS TO PLAY WITH. SEE?
WE CAN THROW IT AT EACH OTHER LIKE THIS...
SPLAP
MICHAEL!
LICK LICK LICK
SHELTON

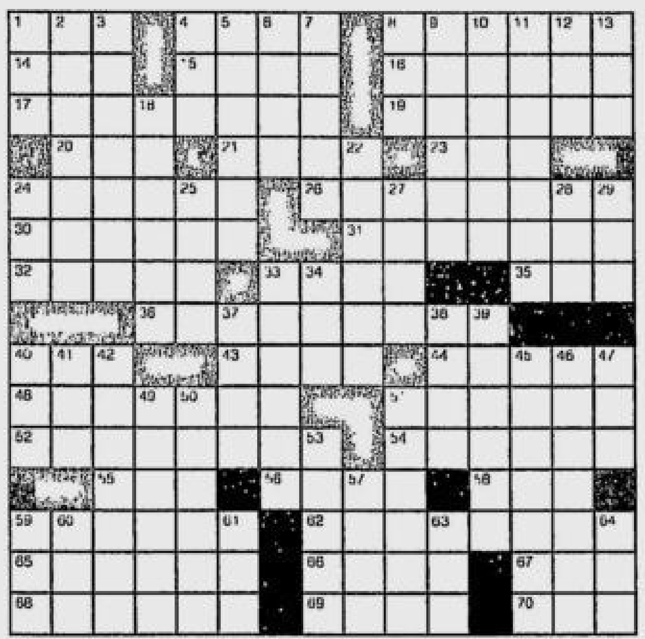
## DAILY CROSSWORD

**ACROSS**

1 Brooklynese pronoun
4 Shoo!
8 Web master?
14 Greek letter
15 Playboy Hefner
16 Former Spanish coin
17 Fire Yogi?
19 Finally!
20 Needlefish
21 Groupies
23 Dumbo's wing
24 Ply with food and drink
26 Garage in a mausoleum?
30 Up to this time, once
31 Saint-___, France
32 "Rigoletto" composer
33 Pucker-inducing
35 Long time
36 Small stream by a hotel?
40 Plus
43 Ethereal
44 Spanish speech?
48 Adjust anew
51 Go off the track
52 Harasser of a perfectly illuminated sage?
54 Missouri mountains
55 Pal of Pierre
56 Sunrise direction
58 Sock end
59 Discordancies
62 Timid diarist Frank?
65 Bug
66 Caffeine nut
67 Moray
68 Miscellaneous
69 Kennel plaint
70 NFL scores

**DOWN**

1 12th of 12
2 Curio shelves
3 Boss
4 That woman
5 Time restriction
6 Indian tourist mecca
7 Part of TGIF
8 Fat farm
9 "Great" czar
10 Makes others wait
11 Larry Finnegan 1962 hit
12 UFO personnel
13 Maze runner
18 Chastain of soccer
22 Spanish wine
24 Goose the gas
25 Pork cut
27 Aleutian Island
28 Numero ___
29 Chess pieces
33 Deadly fly
34 Like pocket dicts.
37 Scruff of the neck
38 At the home of
39 Japanese martial art
40 Wall St. worker
41 New in Berlin
42 Jean Arp or Man Ray
45 British title
46 Equated
47 Sharpton and Gore
49 Woman in distress
50 Each
51 I'm all ears!
53 Tasteless
57 Oxford, e.g.
59 Take-away game
60 John's Yoko
61 Pig's place
63 Big fat mouth
64 Golfer Ernie



By Barry Silk
McLean, VA

12/1/06

**Thursday's Puzzle Solved**

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| G | N | U | S | | S | P | E | L | L | | W | H | E | N |
| R | A | S | E | | E | R | N | I | E | | R | A | R | E |
| I | R | A | E | | E | A | V | E | S | | E | M | I | T |
| E | D | I | T | H | | Y | O | U | S | E | A | R | C | H |
| F | O | R | H | O | N | E | Y | | | S | K | A | | |
| | | | E | M | I | R | | S | P | E | E | D | U | P |
| H | E | I | D | E | N | | M | O | A | | D | I | N | O |
| A | R | M | | Y | O | U | M | U | S | T | | O | I | L |
| H | O | P | I | | N | N | E | | S | I | E | S | T | A |
| S | O | A | N | D | S | O | | O | U | R | S | | | |
| | | S | S | R | | | E | X | P | E | C | T | T | O |
| B | E | S | T | U | N | G | B | Y | | D | A | R | E | R |
| A | R | I | E | | O | L | O | G | Y | | P | O | R | E |
| R | S | V | P | | D | O | L | E | D | | E | U | R | O |
| B | E | E | S | | S | P | I | N | S | | E | T | A | S |

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12/1/06

## HOROSCOPE

**YOU BORN TODAY:** You're intelligent and humorous. You have a strong social conscience and often make comments about society. You're outspoken, but you walk your talk. You have a breezy exterior, but you're serious and profound. Socially, you're charming and flirtatious. You enjoy the company of others and vice versa. The year ahead is extremely social and fun-loving. Enjoy!

**Birthdate of:** Bette Midler, singer/actress; Woody Allen, author/filmmaker; Joe Quesada, editor/writer.

**ARIES (March 21 to April 19):** This is a loosey-goosey day. Because the Moon is in your sign for most of the day, you might feel a bit more emotional than usual. Take everything with a grain of salt

**TAURUS (April 20 to May 20):** This is not a good day for business and commerce. Whatever you initiate might never come to fruition. Whatever you buy might never get used.

**GEMINI (May 21 to June 20):** Keep things light-hearted with friends and groups. Avoid important decisions. In particular, avoid making commitments or promises to others.

**CANCER (June 21 to July 22):** This is a poor day to give a deadline to your boss or any other authority figure. Just tell people you need to sleep on it or that you want to give matters a sober, second thought.

**LEO (July 23 to Aug. 22):** Try to do something different today! You want to learn something new, and you're secretly hoping to have an adventure—somehow. Good luck!

**VIRGO (Aug. 23 to Sept. 22):** This is not a good day to decide how to share something important or valuable with somebody else. Whatever you decide will likely have to be changed or amended later.

**LIBRA (Sept. 23 to Oct. 22):** Keep things light in conversations with loved ones today. Make no promises. And don't agree to plans. This is the kind of day where everything is up for grabs

**SCORPIO (Oct. 23 to Nov. 21):** Take care of mundane, routine details at work. Don't initiate new projects now. Just coast along and see what happens

**SAGITTARIUS (Nov. 22 to Dec. 21):** This is the perfect day to goof off. You don't really feel like working. Ironically, you probably won't get much done anyway. (There are exceptions.)

**CAPRICORN (Dec. 22 to Jan. 19):** You might feel like staying at home today. However, this is not a good day to shop. But it is a good day to putter around at home. Invite family members over. Enjoy fun times with loved ones.

**AQUARIUS (Jan. 20 to Feb. 18):** This is a mildly accident-prone day. Be careful when driving or walking. Similarly, be careful about what suddenly pops out of your mouth! (Forewarned is forearmed.)

**PISCES (Feb. 19 to March 20):** Although your attention might turn to money matters today, wait until tomorrow or another day for major expenditures. It's all a bit of a crapshoot today. Whatever you buy likely will not please you later.

## CONCEPTIS SU DOKU

**Conceptis Sudoku**

by Dave Green

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 2 | 5 | | 8 | 6 | | |
| 5 | | | | | | | | 7 |
| | | 6 | | | | 9 | | |
| | | | 4 | | 2 | | | |
| | 6 | 9 | | | | 2 | 1 | |
| | | | 7 | | 1 | | | |
| | | 5 | | | | 7 | | |
| 2 | | | | | | | | 9 |
| | | 4 | 2 | | 6 | 3 | | |

Difficulty Level ☆☆☆☆

12/01

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### HOW TO PLAY SU DOKU

Fill the grid so that every column, every row and every 3x3 box contains the digits 1 to 9.
Tips and program at www.sudoku.com

**Answer to previous puzzle**

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 8 | 9 | 4 | 6 | 7 | 2 | 3 | 1 |
| 7 | 6 | 1 | 9 | 2 | 3 | 5 | 8 | 4 |
| 4 | 3 | 2 | 5 | 1 | 8 | 6 | 7 | 9 |
| 8 | 4 | 3 | 1 | 9 | 2 | 7 | 5 | 6 |
| 1 | 9 | 7 | 3 | 5 | 6 | 8 | 4 | 2 |
| 6 | 2 | 5 | 7 | 8 | 4 | 9 | 1 | 3 |
| 9 | 5 | 4 | 6 | 7 | 1 | 3 | 2 | 8 |
| 3 | 7 | 8 | 2 | 4 | 9 | 1 | 6 | 5 |
| 2 | 1 | 6 | 8 | 3 | 5 | 4 | 9 | 7 |

Difficulty Level ★★★

AFTER

# Beat those brows

## Unkempt and unshaped eyebrows can make you look harassed and grouchy

**By Barbi Chan**
*Contributor*

OUR EYEBROW IS THE single most important feature of our face. It can make or break our makeup. Eyebrows can surprisingly reflect our emotional well-being. They can knit up in concern and frustration. They arch in surprise or cynicism. They can convey meaning just by their shape alone.

Unkempt and unshaped brows can make you look harassed and grouchy. If they are too thick or extend across the bridge of your nose, they can make you look angry. Too thin, and they can make you look older and a snob.

Brows are the one feature of your face that you can change without plastic surgery.

BEFORE

If you've never had your eyebrows done—what we call "virgin eyebrows"—the ideal approach is to have them tweezed or shaped professionally. However, try to learn to do it yourself because the cost may be too much if you're having it done regularly.

1. When shaping the eyebrows, provide yourself with good lighting.

2. Brush your eyebrows up first and then toward your ear to see if you have long hairs that can be trimmed with your small straight-edged scissors.

3. Your eyebrows should start directly over the inside corner of your eye and end slightly past the outside corner. You can use a straight edge or a pencil.

4. To find where your brows should begin, lay your pencil perpendicular from your mouth, alongside your nose and past your brows. Where the brow and pencil intersect is where the brow should begin.

5. To find where the brow should end, take your pencil and, starting from the center of your chin, place it in a diagonal line from the chin past the outside corner of your eye. Where the pencil or ruler intersects with the brow is where it should taper to an end.

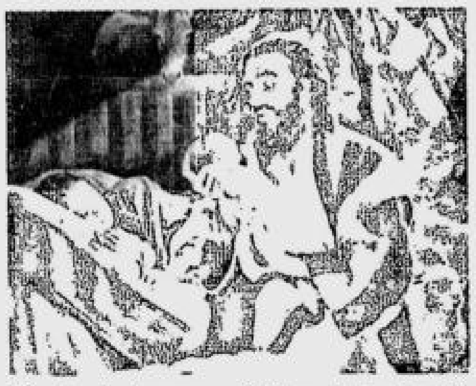
6. Now that you know the placement of the brow, sketch the ideal shape by taking out hairs that obscure your natural arch. You can practice by using a combination of eyebrow pencil and white eyeliner. Sketch your ideal brow with a pencil. Block out the hairs you don't want with white liner. These are the hairs you will tweeze away.

7. If your eyebrows are light, you can fill in the blanks with a soft shade of brown or taupe, using a slanted-edged brush. You can fix the look with a careful application of transparent mascara.

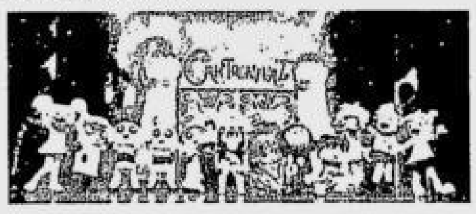
*Makeup by Barbi Chan (bc_maybelline_ny@yahoo.com)*

Great Christmas Perks at the Araneta Center!

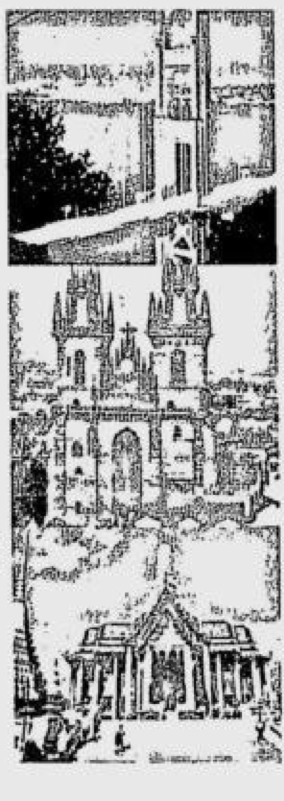
Start the season right as the Araneta Center ushers in glad tidings with the Belen Lighting at Farmers Market on December 2, Saturday, 5 pm. Featuring life-sized images of the Holy Family depicting the Nativity, the much-anticipated event coincides with Dampa sa Farmers Market's first year anniversary. Get ready to enjoy live acoustic performances and fiesta games.



Kids and kids-at-heart will definitely be thrilled with exciting events lined up for the Holidays as the Mandarin Oriental Café and Deli at Gateway Mall launches its authentic Gingerbread House on December 1. Meet and greet Santa Claus all weekends of December from 3pm to 6pm at Gateway Mall & 3pm to 7pm at Ali Mall and Farmers Plaza. Catch your favorite Cartoon Network characters in action with a Christmas Show like no other! Cartoonival invades the Araneta Coliseum from December 28 until January 3, 2007.

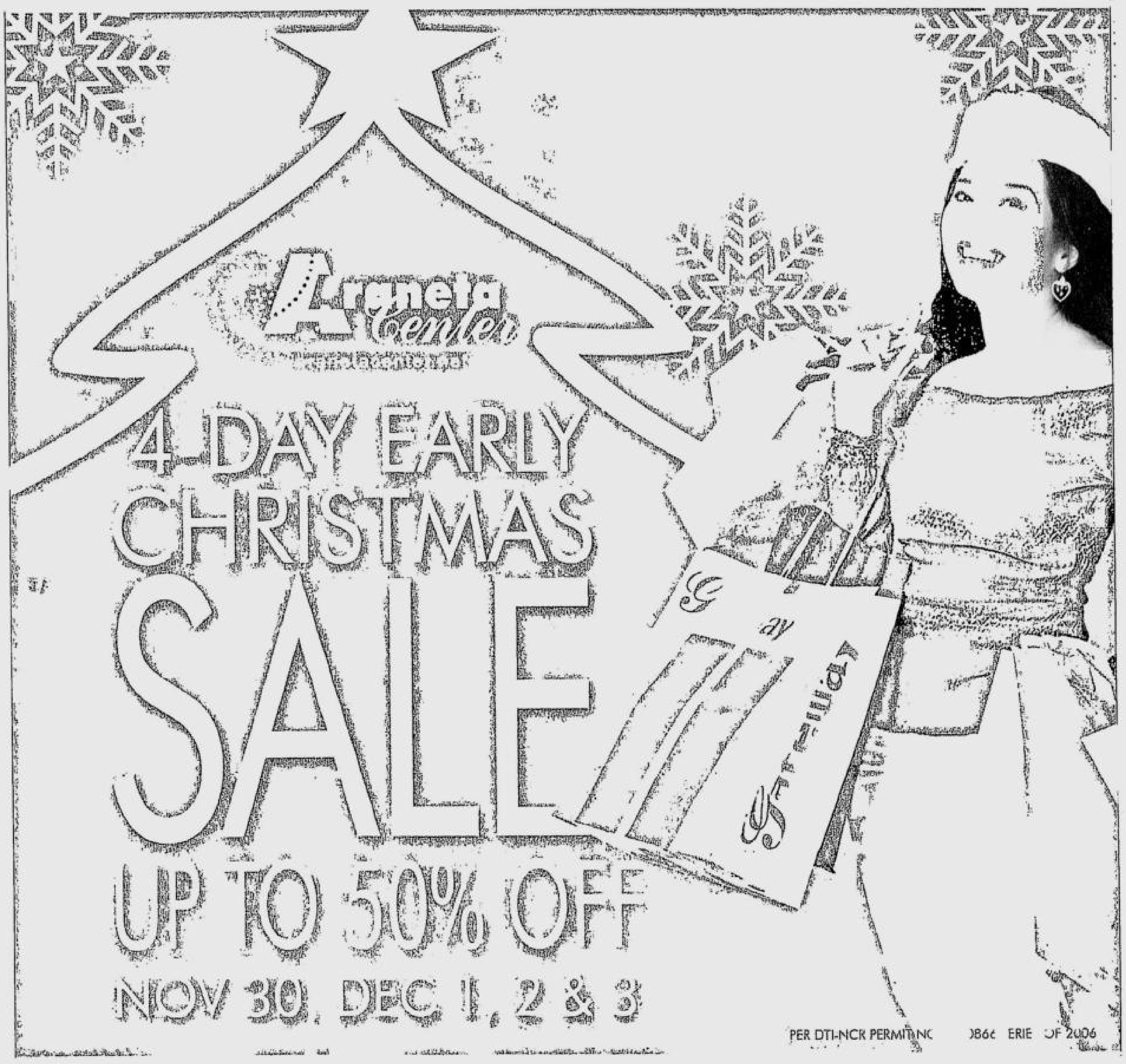


Win free trips to the United States, Europe and Asia with Christmas Around The World promo. A single or accumulated purchase at any Araneta Center food or retail outlet worth P500 entitles you to a raffle coupon. Double your chances of winning when you are a cardholder of any BPI Express Credit Card.



Known as the country's premiere lifestyle and entertainment hub in the heart of the metro, Araneta Center provides the best in shopping, dining and fun for shoppers this Christmas. For more details on the most hip and happenin' Holiday activities at the heart of the metro, see posters and flyers or log on to www.aranetacenter.net or www.gatewaymall.com.ph

BEAT THE HOLIDAY RUSH!


Araneta Center
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NOV 30, DEC 1, 2 & 3
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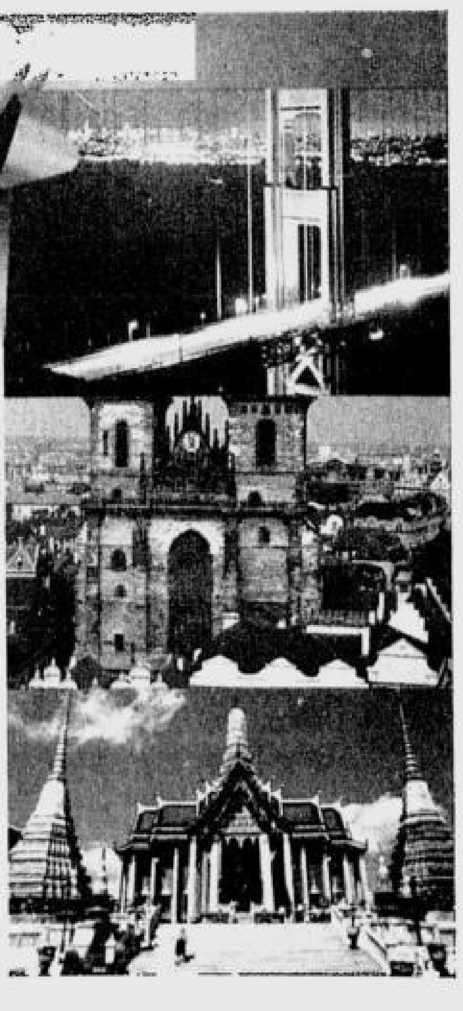
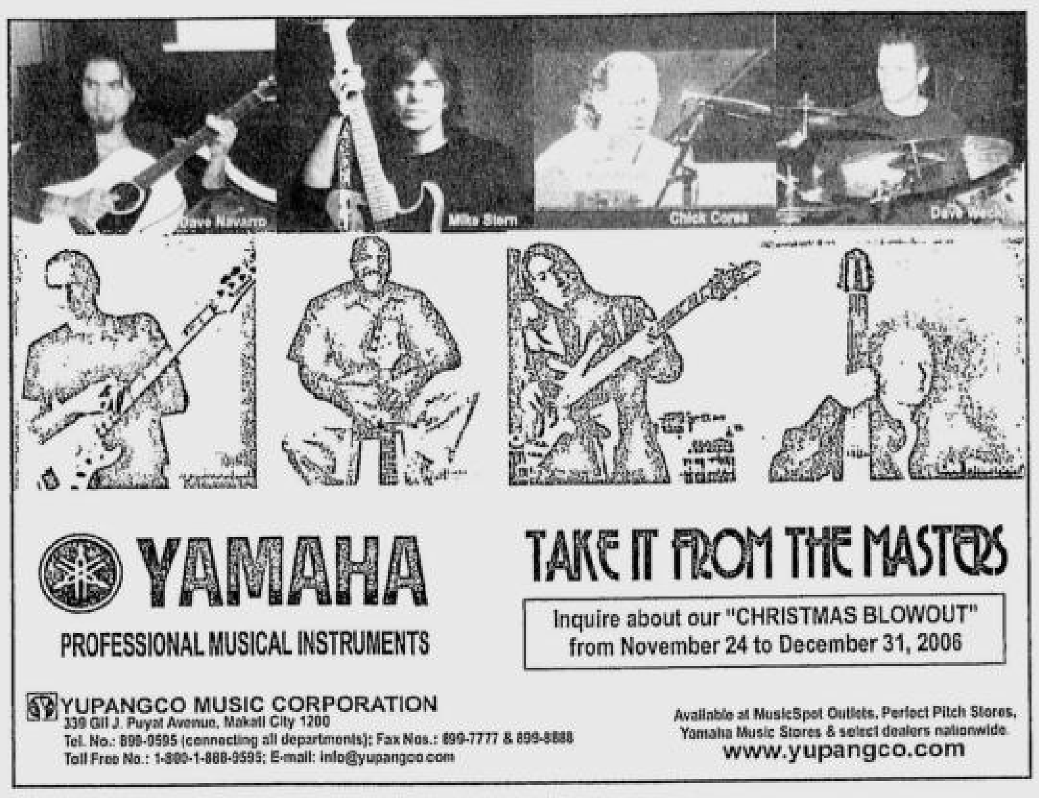
SEE POSTERS & FLYERS FOR DETAILS PER DTI-NCR PERMIT NO. A3-0888 SERIES OF 2006





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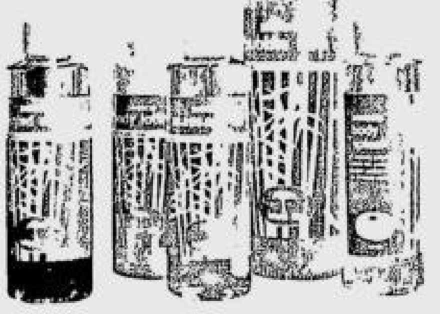
Pinoy males have become closet metrosexuals—they need and use vanity products but won't admit it


ISLAND Life Bamboo line

# Gift ideas for the man in your life

**MAKEOVER 911**

*Kinny Salas*

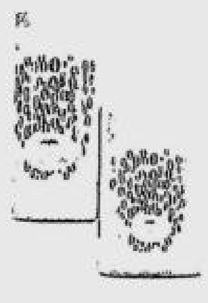
MY, HOW THINGS HAVE changed since I started writing this column! Back in 1997 only women read my MO 911. These days, men have been asking me for gift ideas for their metrosexual friends (or extremely vain guy-friends) who apparently faithfully read my column and take note of products that are applicable to their needs.

Some things never change though, because men still want the price tags to be reasonable and the packaging to have no frills. Well here goes, guys. I hope you like my choices.

**Fragrance:** Calvin Klein Euphoria for men. Frankly, I wasn't crazy about the female version which smelled too sweet and woodsy to me. This male version came as a pleasant surprise. It combined sexy and fresh in one package. Unlike most sexy fragrances, this can be worn all year round not only because of the fresh middle notes of basil, cedar and sage, but also because of the woodsy notes of creamy suede, patchouli, redwood and amber.

Please take note though that body chemistry has a lot to do with choosing a proper fragrance, so bring your man along when you shop, spritz him with the tester, walk around for 10 minutes or so, then sniff again to see if it agrees with him.

**Face care:** Even guys hate it when they look so greasy in photos or videos. The Face Shop has something guys can use for such emergencies and it doesn't come in a girly package. Feel free to enter the Face Shop branches because its signature face/endorser is an Asian guy. The pore minimizer line has a toner with oil absorbing powder (P695) and an essence (P795) to keep one shine-free longer and tighten the pores.


ISLAND Life coffee sunblock SPF30 and coffee body lotion

**Body care:** Vitaman is an Australian brand that has caused quite a stir after it was proclaimed the best men's skincare line in Paris. We know how the French are so meticulous about skincare, so for them to recognize an Australian brand whose men are known for their rugged macho good looks, there must be something really special there.

Vitaman was formulated by herbalist Glenn Kindell and beauty therapist and skincare lecturer Clare Matthews. Key ingredients have disinfectant and skin-repairing properties. The smell is masculine and the packaging, elegant minimalist in black tubes and amber bottles. It is exclusively available at Essenses, Rustan's. My choices for Christmas gifts are the shave gel, face and body shower gel, and face moisturizer.

## Good local brand

The Island Life body care products are a local brand, the tropics' answer to Bath and Body Works.

Men have their skincare needs, too, but they hate that beauty product floral or even citrusy or vanilla smell which they associate with being so prissy.

They, however, love the scent of coffee, so they don't mind slathering on this body lotion on areas with dry itchy skin (yes, they get those, too) and during outdoor sports or a day at the beach.

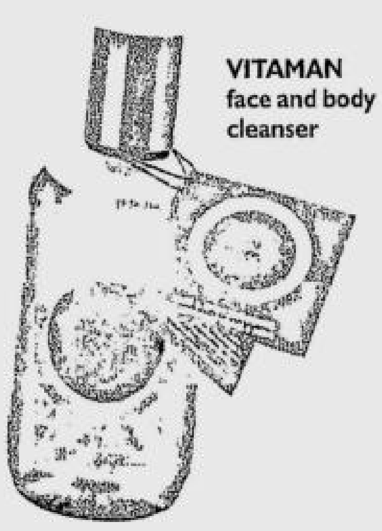
This coffee sunblock with SPF 30 suits them just fine because it doesn't have that plastic smell most sunblocks have. I have used it on occasion and even little kids love the way I smell.

Island Life has a branch in Robinsons Galleria West Wing. I also recommend its bamboo line that is truly unisex in scent. It smells clean and fresh without the overused citrus or aquatic notes.

The line and the prices: Bamboo Bubble bath (P299), Oil Mist (P199) and Body Spray (P249).

For the girls reading this, check out Island Life's Vanilla hair and body products and Skin Whitening Rice Bran line.

*E-mail the author at kinnysalas@yahoo.com*


VITAMAN face and body cleanser

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Lifestyle
FASHION
Gift Guide Special
Christmas belles

Editor Chelo Banal-Formoso

Contributing editors
Jenni Epperson
and Apples Aberin-Sadhwani

From left: Silver [illegible] by [illegible] Abuel and [illegible] Charriol

# The gift of the season

**Mabuhay!**

**Jenni Epperson**

DO YOU HEAR WHAT I HEAR?

Yes, 'tis the season to be joyful and to don our gay apparel (at least for a lot of my friends)!

How to get into the spirit of the season? Well, I've always played classic Christmas tunes to get into the mood. I guess it's because old holiday songs always bring back memories of Christmases past. I remember all those years of opening gifts and of being around jolly folks and tiny tots!

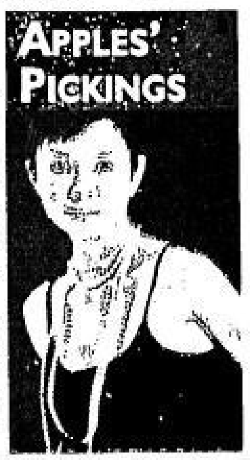
Of course, there's also this other thing that never fails to get me into the mood—shopping! What better reason is there than the season of giving to scour the shop windows for the best stuff to give and receive?

Whether you're naughty or nice, check this list twice and you'll feel like Santa's little helper stuffing stockings with the best buys in town!

*E-mail the author at jfashion@inquirer.com.ph*

# Give love—and presents

**APPLES' PICKINGS**



**Apples Aberin-Sadhwani**

WHENEVER I HEAR Christmas carols playing on the radio or blasting out of loudspeakers in the malls, I can't help but think of the hundreds of gifts I haven't bought yet, gift-wrapped and distributed.

Then, I start to hyperventilate and get into this really cranky mood because I know I barely have time to get all my holiday chores done—25 days to be exact! And that's when the real Scrooge in me surfaces!

Normally, I'd take pleasure in spreading holiday cheer and decorating my home with colorful ornaments. Not so this year. In fact, I really had no plans of playing Santa and getting into the thick of Christmas preparations, until a gregarious, enthusiastic friend helped snap me out of the doldrums, that is.

This friend of mine went out of her way to attend a seminar on building Christmas traditions for one's own family to enjoy and cherish. She said that people (especially busy ones!) usually see Christmas as one big nuisance when, in fact, it should be a moment to savor. It's a time to give thanks for the many blessings we've been granted.

What's more, she very sweetly reminded me that 'tis the season of giving, so I should, in no uncertain terms, throw my heart and soul (and pocketbook, if need be) into showing my love and appreciation for those around me.

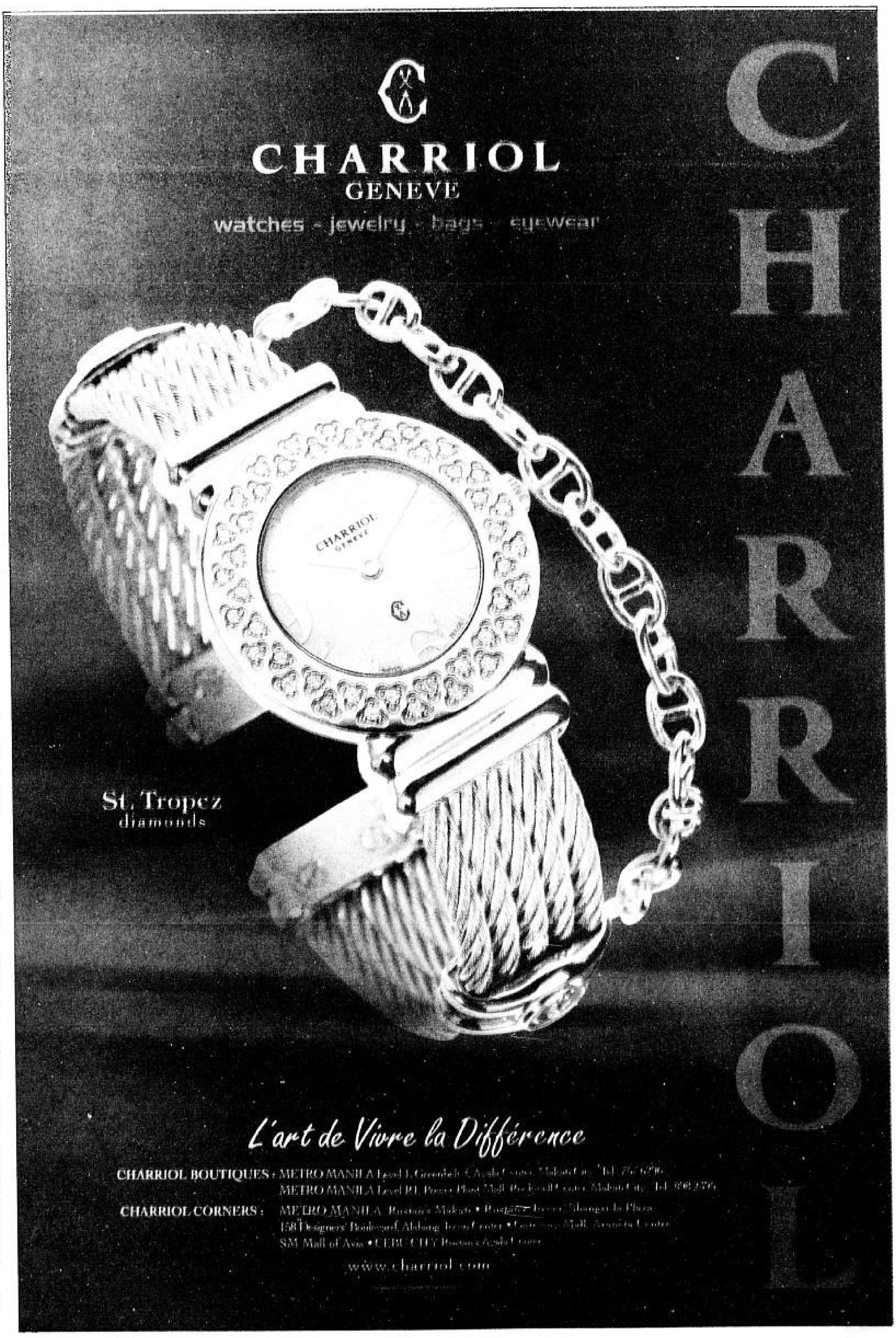
Well, that certainly whipped me out of my humbug mood! I heard her loud and clear, and am now merrily doing all my Christmas chores with a spring in my step and a lighter heart.

We at INQUIRER Fashion want to help you out, too, by presenting this gift guide that's chock-full of wonderful, fashionable gifts for different personalities. We know how difficult it is to choose really special presents, so we've made it a point to feature a wide selection (minus ubiquitous picture frames and candles, mind you!) with an even wider price range.

There's definitely a little something here for everyone in your life!

Of course, Christmas gifts need not be purely material. One's time, thoughts, efforts and love are the greatest gifts ever, after all. But should you be so inclined, we say go ahead and splurge a little (or a lot!). Give love and gifts this season and always!

*E-mail the author at afashion@inquirer.com.ph*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158 Designers' Boulevard, Alabang Town Center • [illegible] Mall, Araneta Center
SM Mall of Asia • CEBU CITY Rustan's Ayala Center
www.charriol.com

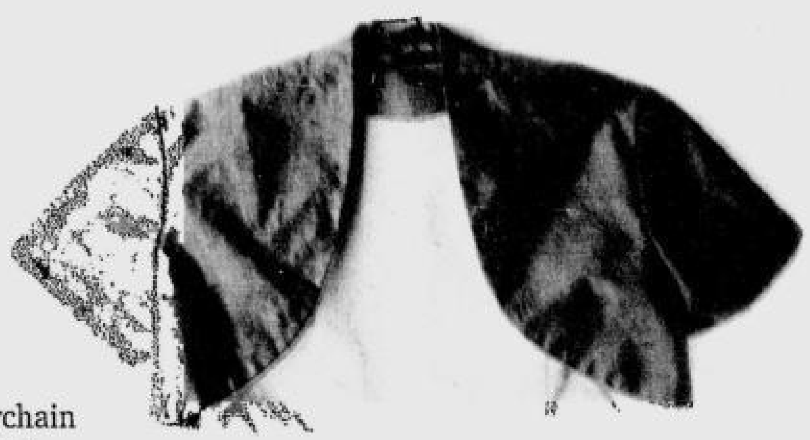
# FASHION

**KENNETH** Cole Reaction top, P2,950

**KATE** Spade keychain, P2,950

**PIANEGODA** Cosmic Drop ring, price available upon request, Rustan's

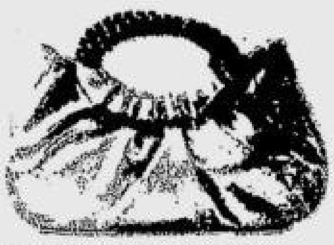
**MANGO** shades, P1,399


**JUN** Escario bolero, price available upon request

## Fashionista

An iconic bag, a stylish little keychain or an ultra-trendy wide belt are all perfect presents for the fashion-savvy woman in your life. Nowadays, gift choices out there are varied and aplenty and best of all, not necessarily expensive. As we always say, you don't have to spend big bucks to dress in style. But if you can afford to give your special fashionista someone a Fendi B-bag, so much the better!

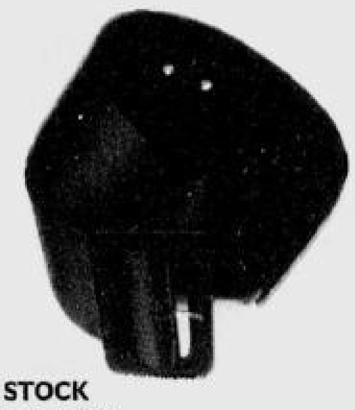
**TOPSHOP** hairband, P645


**VNC** bronze bag, P1,730

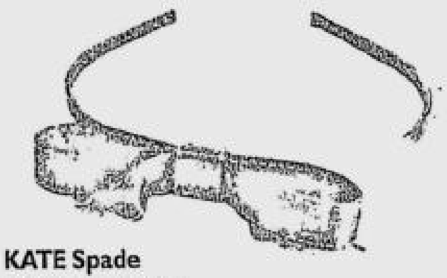
**FOLDED** & Hung faux croc skin bag, P849

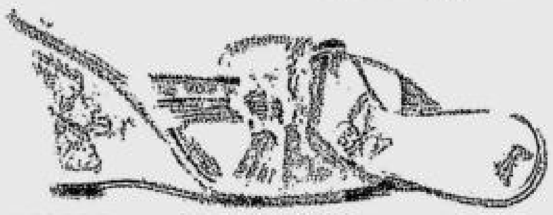
**CHOCOLATE** Clothing top, P1,795

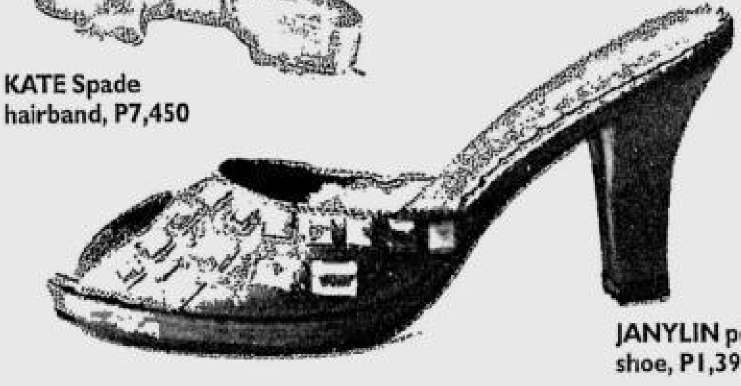
**SILVERWORKS** ring, P2,950


**LOCK STOCK** Sasha belt, P455. To order, call 0917-5278911.

**CRU** earrings, P450


**KATE** Spade hairband, P7,450


**SO! F.A.B.** purple wedges, P749


**JANYLIN** peep-toe shoe, P1,395

## Gift Guide Gift Guide Gift Guide Gift Guide Gift Gu

**TANGO** belt, P995

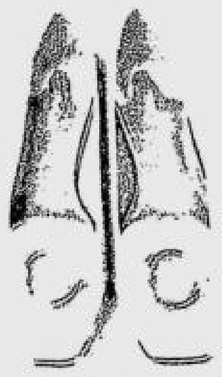
**KENNETH** Cole Wave of Motion necklace, P3,950

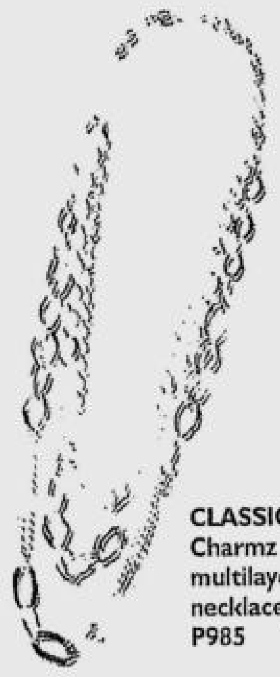
**TOMMY** Hilfiger Camille watch, P7,350, at No Curfew

## Working girls

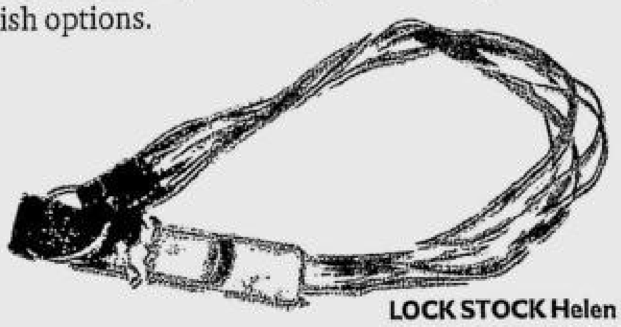
Corporate chic and sleek are keywords to remember when choosing a gift for someone in the corporate arena. Although you must guard against choosing something that's too basic or, worse, boring! Go for classic with a twist. Gray animal skin pumps with a bit of sheen or stylized jacket are just some of your stylish options.

**KENNETH** Cole Reaction dress, P7,450


**SCHU** shoes, P1,599


**CLASSIC** Charmz multilayered necklace, P985

**FELICITY** drawstring bag, P1,940


**LOCK STOCK** Helen belt, P695, at Chocolate Clothing Co.

**SCHU** stiletto shoes, P1,799

**TOPSHOP** jacket, P3,895

**LACOSTE** Chantaco Jacquard iPod holder, P2,950

**ESPRIT** skirt, P4,498

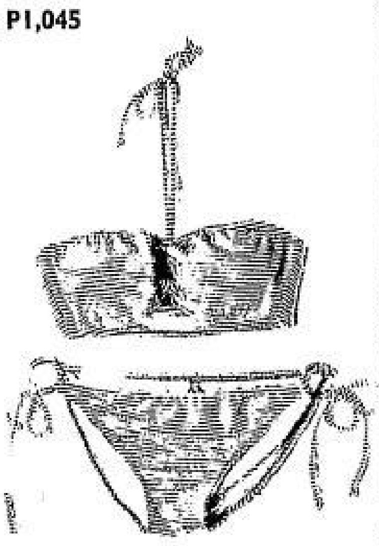
**MANGO** bangles, P999 each

KAT CRUZ
MAUREEN DISINI

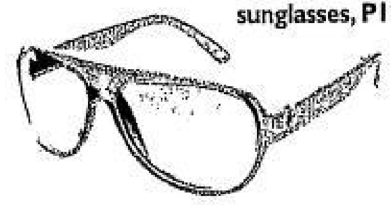
## Santa's little helpers

Photography DIX
Product styling KAT CRUZ
and MAUREEN DISINI

**BAYO** jacket, P1,045

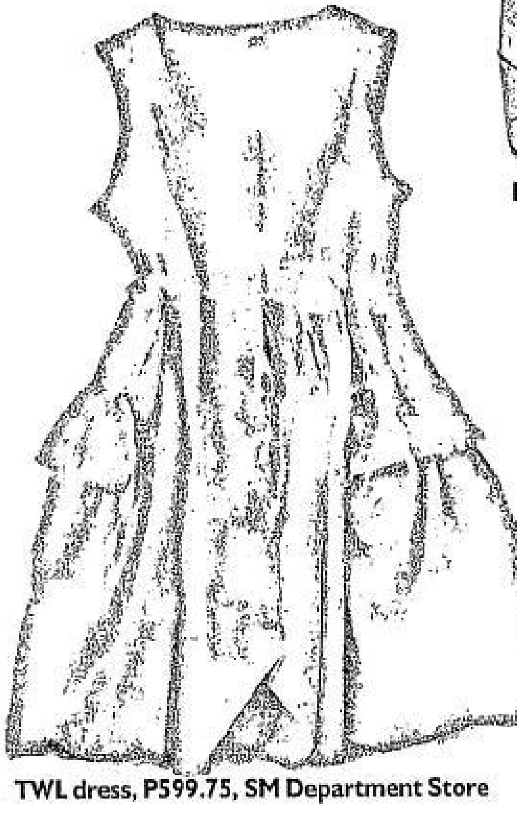


**FREEWAY** bikini, P795

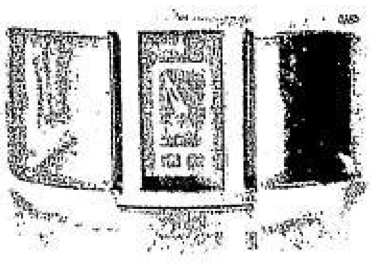


**SM Department Store** sunglasses, P129.75

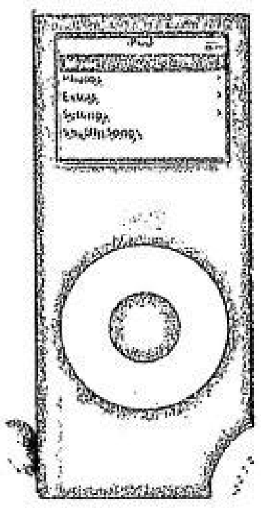
**LACOSTE** Classic College 27 bag, P5,250



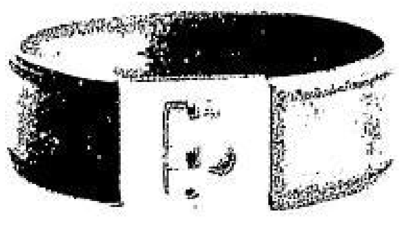
**TWL** dress, P599.75, SM Department Store



**STORM** Academiplex ST watch, P6,750, at No Curfew



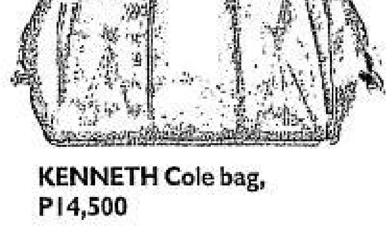
**IPOD** Nano in red



**SALVATORE** Ferragamo bangle, P11,500

## Sporty

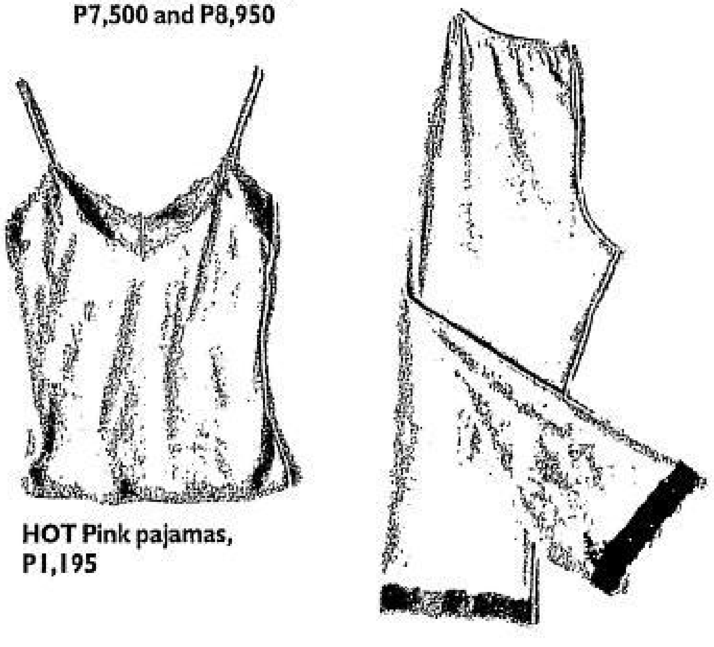
It's fun to choose gifts for fitness fanatics. Barring the overused tracksuit or yoga pants and top, there really are a lot of fun, brightly colored choices in the market. On a budget? Go for campy, humorous little knickers with footballs and "let's play ball" prints. Sky's the limit? The coveted bright-red Nano is non-parallel! A stylish work-out tote or a funky, colorful jacket will surely be appreciated as well.



**KENNETH** Cole bag, P14,500

**DETAILS** Trading top, P750

**SALVATORE** Ferragamo bangles, P7,500 and P8,950



**HOT** Pink pajamas, P1,195

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FENG SHUI Trivia

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EDA P. ARANETA
JOSEPHINE FABRICAS

WINNERS of fifteen (15) Tickets for the Jan 27, 2007 Philippine Feng Shui Extravaganza
CLAIRE BUCTUAN
DELIA P. BUCTUAN
EDDIENA CUA
ESPIE VINARAO
ESTER BELMONTE
FRAULIEN CALDABA
GILDA MIGUEL
JEANE ALAY
JULITA SANTOS
LINDSAY CHUA
MARGARITA TORNEROS
MARIA CONCEPCION CABANTING
MARIECRIS ADAJAR
RAMON SAN
ANNA MARIE LO

WINNERS of Lucky Fortune Cookies
REYNALDO GO, JR.
ABE LUNAG
ALBERTO MOLINA
ALEJANDRA ZANDRA F CHUA
AMABLE B CRUZ
AMADEO LAGGUI

AMPIDITH ARAC
ANALYN BAYLON
ANALYN MALLARI
ANELE ALANDERO
ANNABELLE GAZO
ANNELYN BUNAG
ARACELI GAZO
AURORA RODRIGUEZ
CARLITOS C. ALGARME
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CHERRY TANCHAY
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CRISTINA TRIBIANA
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EDUARDO S.J. ONG
ELLEN CAPANZANA
EVANGELINE CABATO
EVELYN TAGUDIN
FIDES LIM
FILIPINA FERNANDEZ
GED JOAQUIN
HELENA KONG
INOCENCIO ANGELITO ABUNAN
ISABEL CONCEPCION
JEOFREY ABALOS
JESUS BUGABAN
JOFFREY PO
JOSEPHINE MENDIOLA
JOY MICHELLE PEREZ
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LORNA CALDABA
LOURDES AVILES
LOURDES C. GALVEZ
LOVELYN FORTALIZA
MA CHRISTINA CASTILLO
MA REMEDIOS NGO
MA ZENAIDA BONIFACIO
MA. THERESA S.J. ONG
MAIRENE VINLUAN
MARIA ALMIRA CRUZ
MARIA TERESA MONGCUPA
MARIA VIRGINIA CRUZ
MARICEL M. FAJARDO
MELANIE S. LACTAO
MERCEDITA CASTILLO
MONINA BERNARDINO
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NONY LONGAURANO
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PETER KIMPO
RICARDO GAERLAN
RODOLFO PASTOR
ROWENA SANTOS
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TONY TAN
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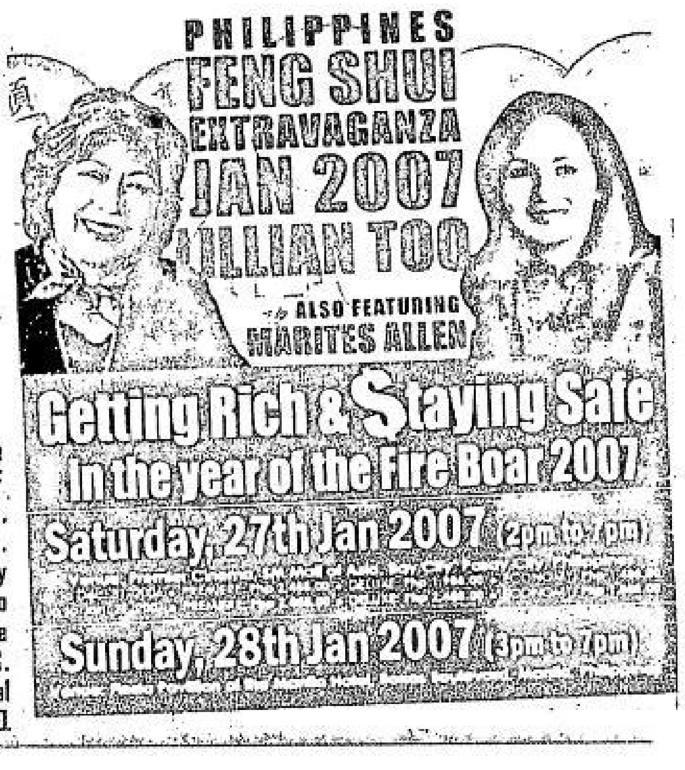

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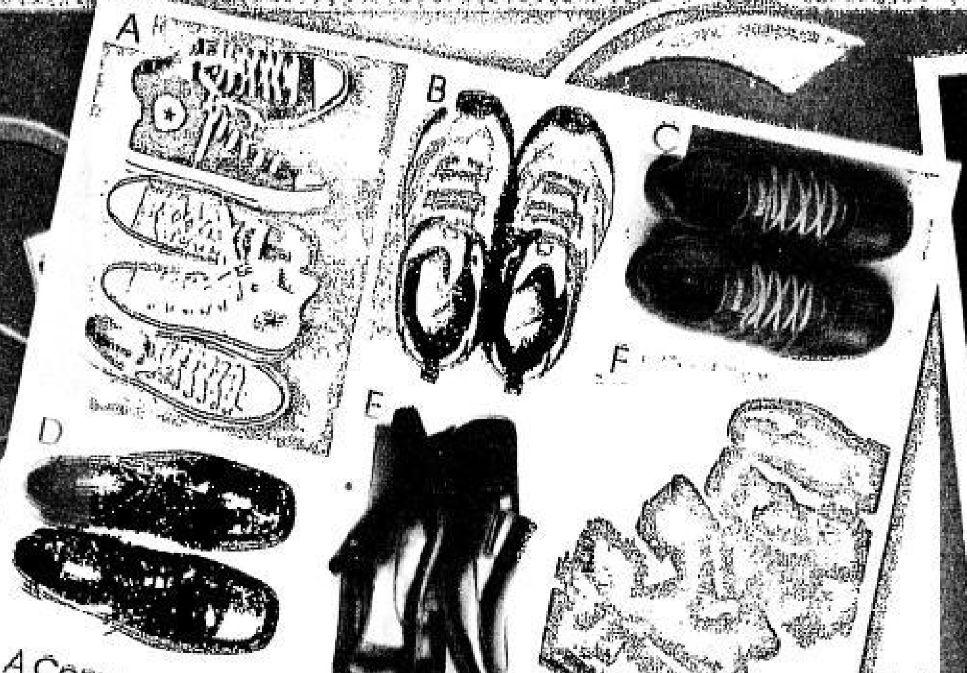
# Robinsons Department Store

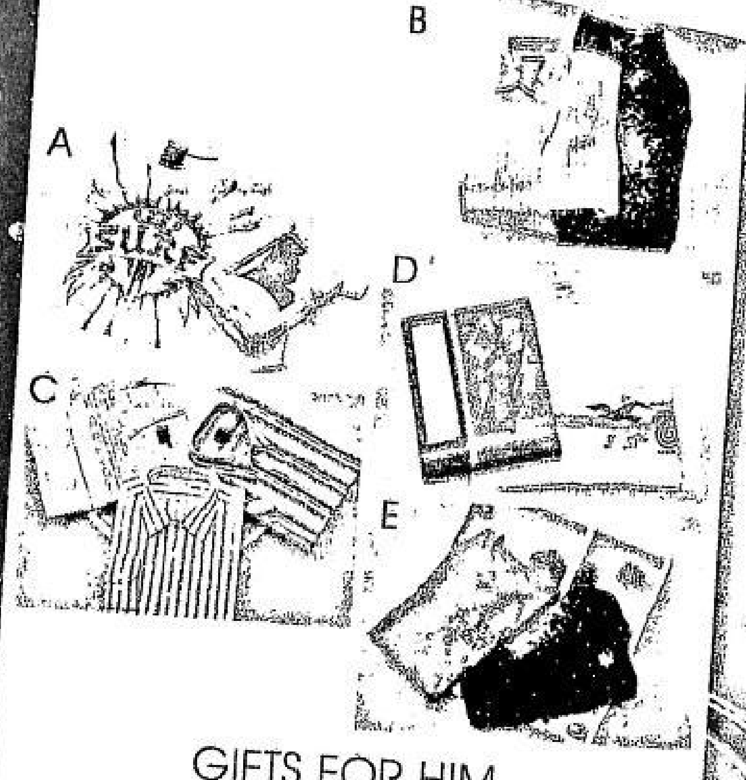
# Holiday Gift List

DRESS UP THIS HOLIDAY SEASON
*A* Obra ni Juan Short Sleeved Polos
*B* Van Heusen Dress Shirts
*C* Chancellor Polos
*D* Wallstreet and Kingsmen Suit Jackets

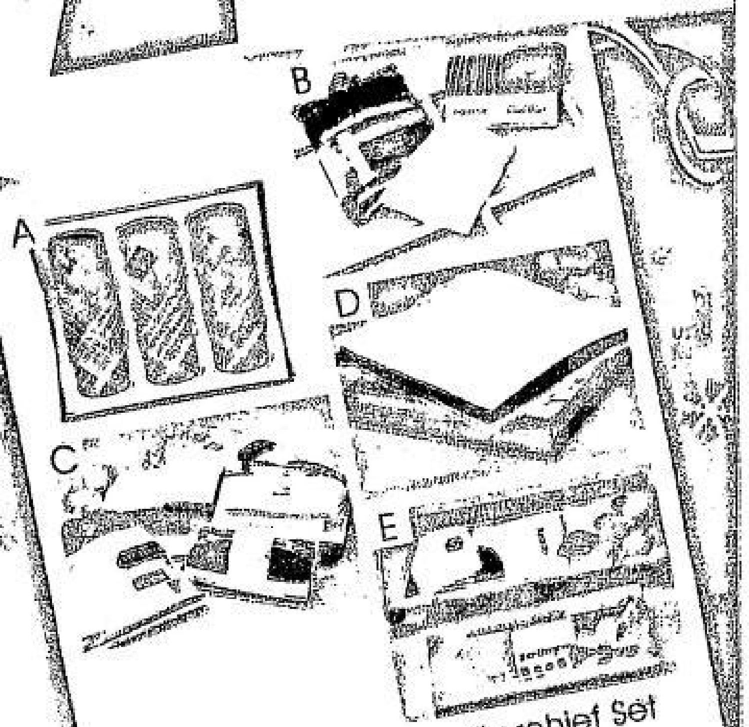


*A* Converse Chuck Taylors • *B* Merrell Outdoor Shoes
*C* Skechers Leather Casual Shoes
*D* Michael Gregory Dress Leather Shoes
*E* Rusty Lopez Leather Dress Shoes
*E* Mario D 'boro Leather Shoes

Freego T-Shirt

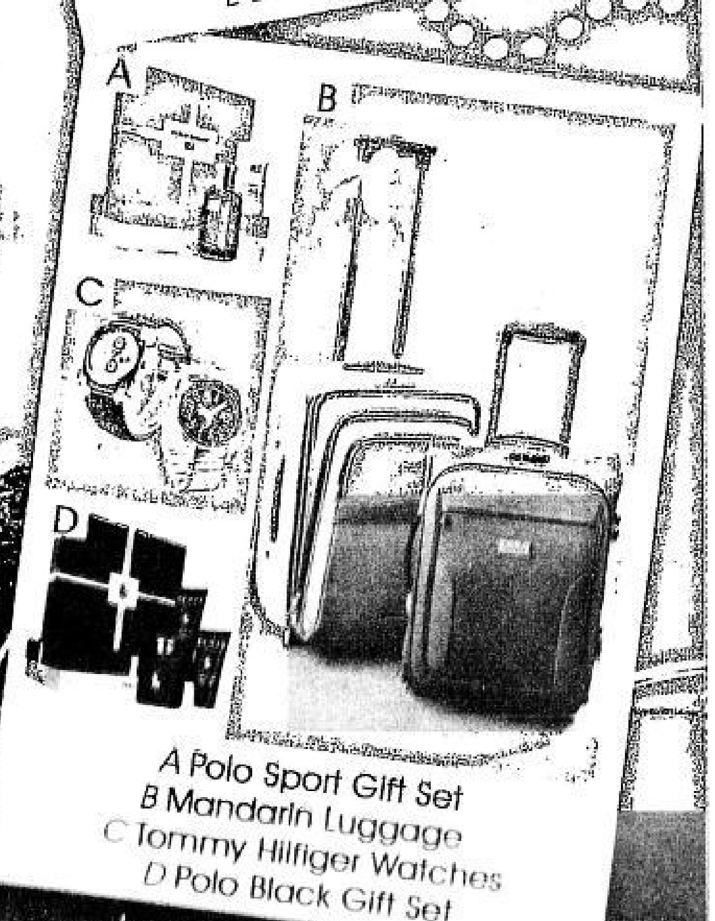


GIFTS FOR HIM
*A* RRJ Gift Pack
*B* Co. B Short Sleeved Polo and Jeans
*C* Arrow Polo Shirts • *D* Freego Gift Pack
*E* Loaded Graphic Shirts



*A* A. Caruso 3in1 Handkerchief Set
*B* Portside Underwear
*C* Walker Christmas Gift Buy
*D* Hanford Gift Packs
*E* Burlington Gift Packs

*A* Portside Jacket • *B* Sportlink Jacket
*C* Fila Shirt and Jogging Pants
*D* Accel Sports Shirts



*A* Polo Sport Gift Set
*B* Mandarin Luggage
*C* Tommy Hilfiger Watches
*D* Polo Black Gift Set

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CELLPHONE BUYING

# Consumers becoming more discriminating and demanding

**Consumers are meticulous and want more for their cellphones. They look for the overall design of the handheld, which covers not only the physical aspect of the unit, but the design of the software as well.**

By Raquel P. Gomez

ARE YOU THE TYPE WHO LIKES YOUR cellphone to have features that will handle all your business needs, such as e-mails, schedules, presentations, and documents? Do you like your handheld to come in fashionable and attention-grabbing design, dashing, sleek, and colorful? Do you like your cellphone to provide you with an entertainment package featuring camera and video capabilities, or a music player?

Introduced commercially in the United States in 1982, the cellphone has in many ways revolutionized the way people communicate and even live. Today, an array of celphone and accessories flood the market, every model and type catering to the needs of the consumers who keep adapting to the ever changing environment spawned by Information Technology.

Consumers are becoming more discriminating and demanding when it comes to acquiring handhelds, according to Mark Notton, product portfolio manager for High Growth Markets of Motorola, a company who pioneered cellular service in the States.

Notton said cellphones today are a far-cry from their pioneer versions. Mobile phones today are getting more multifunctional and technology-savvy, made of more high-grade materials, sleeker in appearance, and easy to use.

"Consumers are becoming wiser and more demanding in terms of the quality of the handhelds they're looking for," said Notton. "For example, the current Motorola phones in the market today and upcoming ones employ vacuum metallization process and top glass cases, features you won't see in earlier models."

He said consumers are meticulous and want more for their cellphones. They look for the overall design of the handheld, which covers not only the physical aspect of the unit, but the design of the software as well.

"When you say cellphone design, it really covers the physical hardware and the software. The physical hardware design of the product is the first thing that consumers see and it's really very important to them. The design of the software and ease of use are also of equal importance to the consumers. If you don't get both of them right, then the consumer will not be happy with the product," said Notton.

Motorola's introduction of its Motorzr and Motorokr models in the market has become a measure of consumers' preference when it comes to handhelds. Both models, the first featuring a very thin design and scratch-free surface, while the second featuring an Itunes music player, became instant success.

"The evolution of our phones over time has resulted in the handhelds becoming smaller. The physical side have become smaller--the height, the size, and particularly the thickness. It's very easy to see how thin the cellphone is and that really makes a difference in the eyes of the consumers."

Notton said there are also certain segments of the consumers who wish to express their individuality so they prefer mobile phones with colors. Notton said Motorola's pink and gold Motorzrs were very successful when they were introduced. "Consumers want to express their individuality so they continue to look for new and different color handhelds."

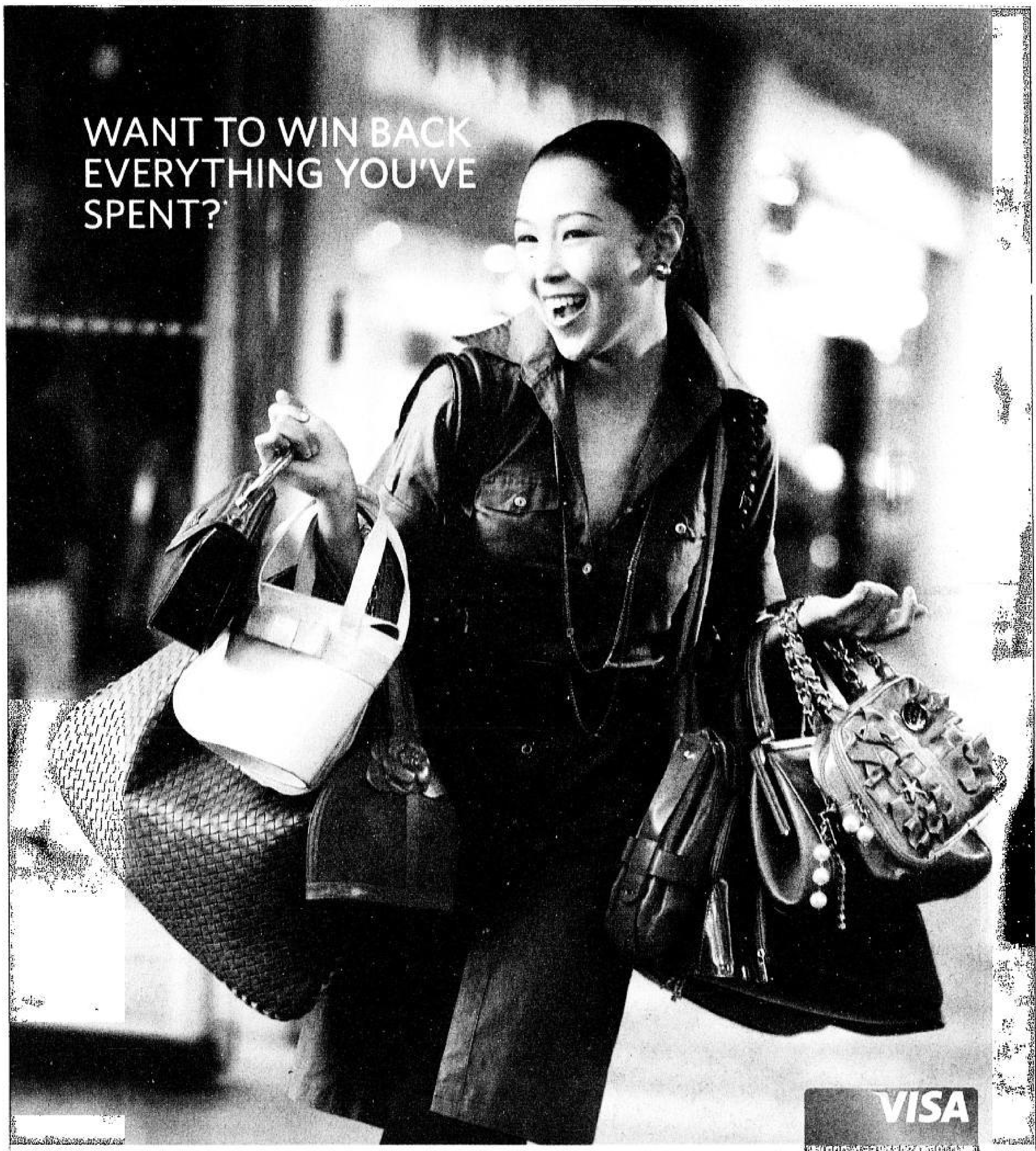
Notton said in the coming months, cellphones will become more intuitive to the needs of the consumers.

"What we're trying to do is to make one-touch access to the functionalities of the handhelds for consumers' ease of use. For example, messaging here in the Philippines is very important, so we make sure that you can just press one button on the phone to go to instant message creation or access your text message. The phone is making functionality more intuitive for the user and intuitive phones are appealing to the consumers."

Notton said that new generation of Motoral 3G phones will incorporate technologies that will support wide bandwidth to support faster download of information.

Notton said the company spends a lot in market research to check out consumer wants and mobile phone trends.

"Asian consumers are very similar to the rest of the world when it comes to choosing handhelds. They want something that looks good and at the same time they want something that's easy to use."



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d. Amount of transaction
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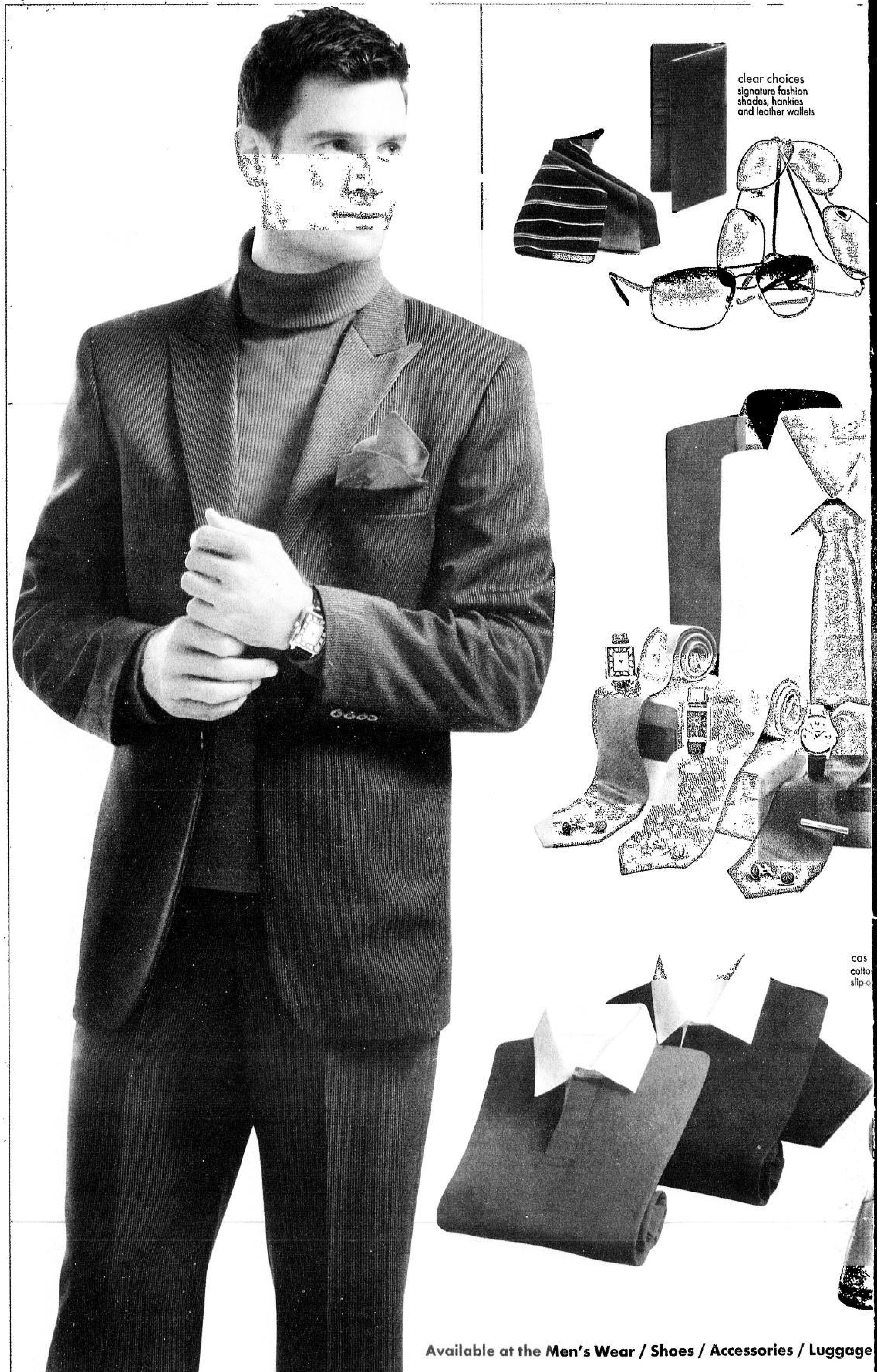

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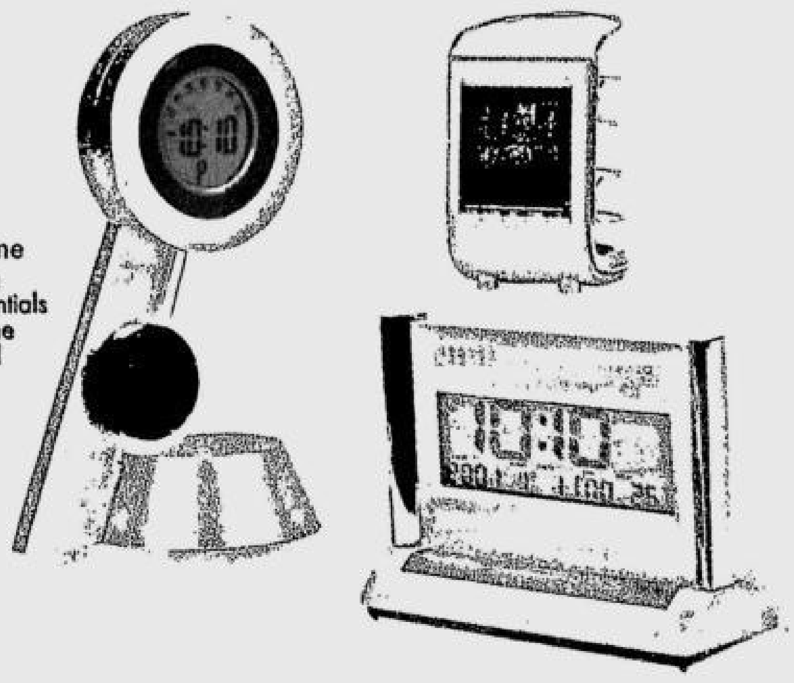
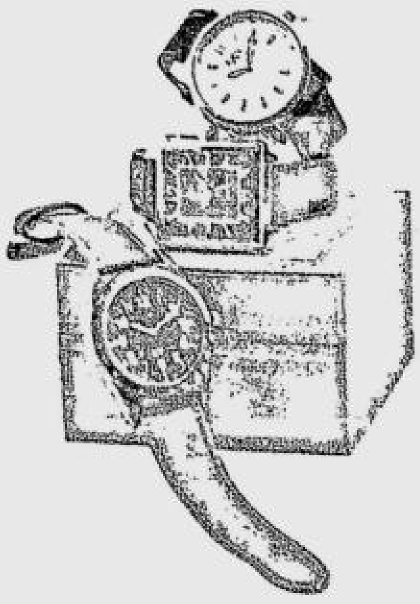
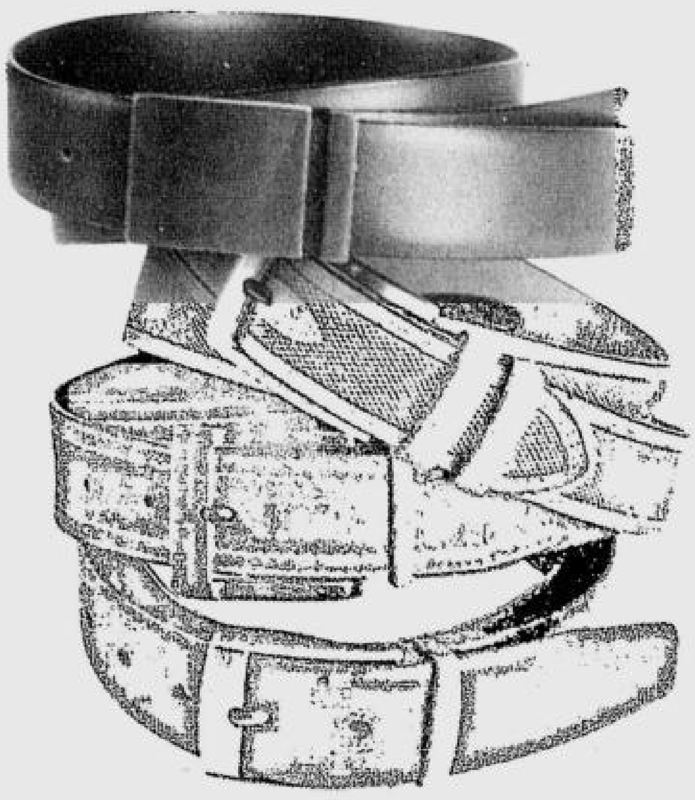
everyone has
a gift to give

keeping time
**good-looking desktop essentials double as time watchers and pen holders**

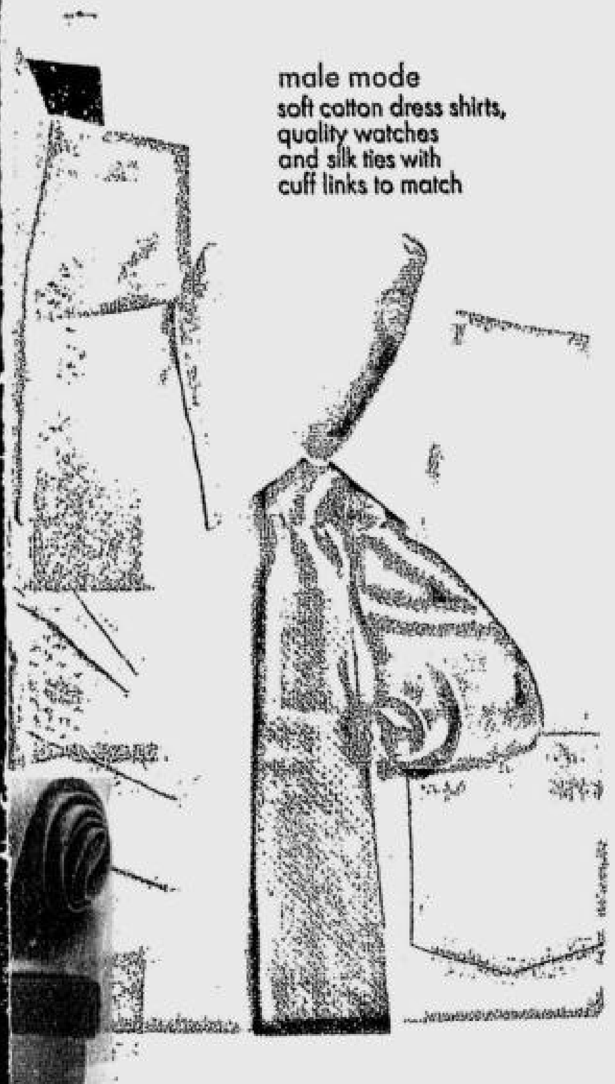


style sense
**tastefully buckled belts and watches with leather bands**

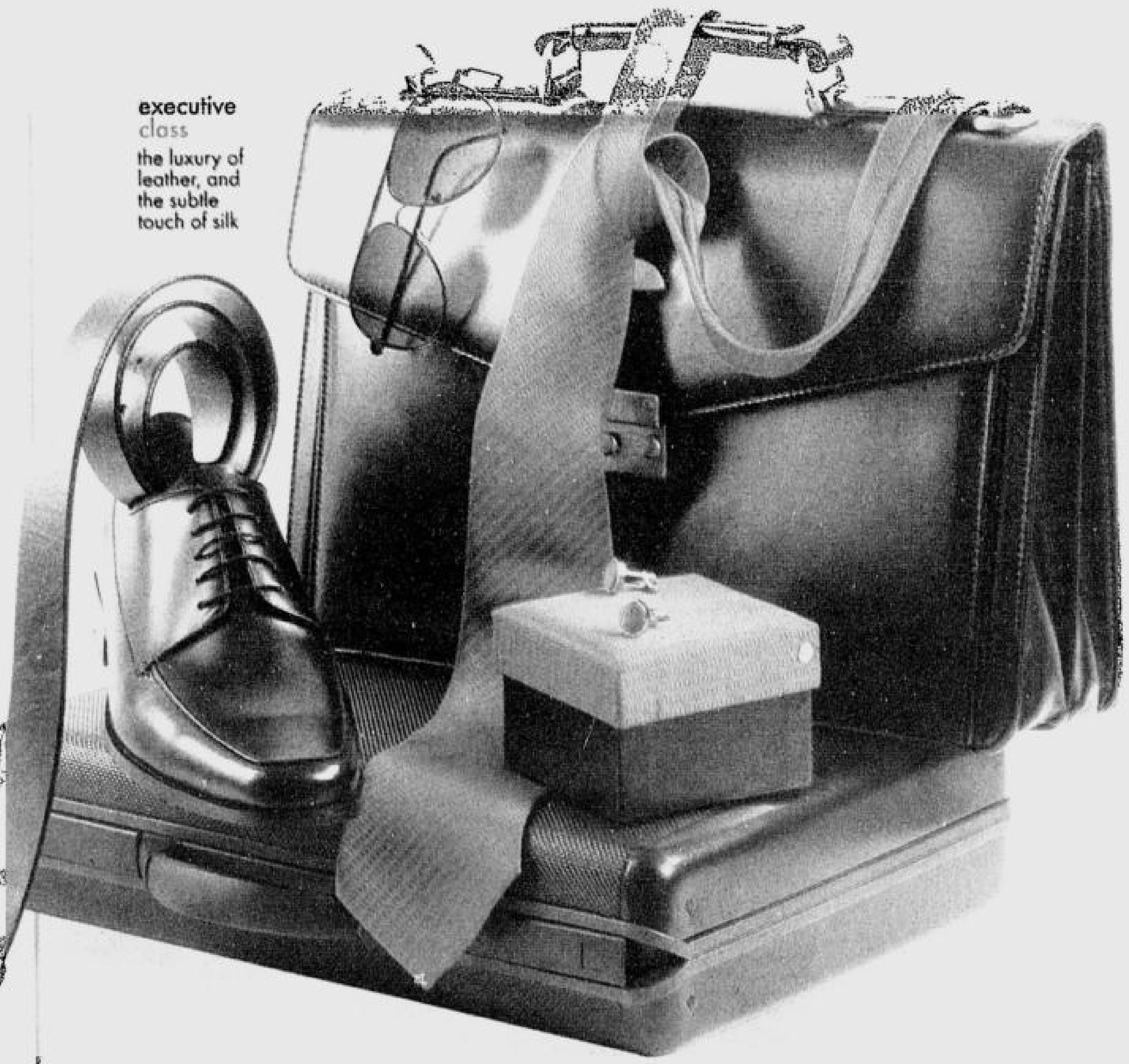




male mode
**soft cotton dress shirts, quality watches and silk ties with cuff links to match**

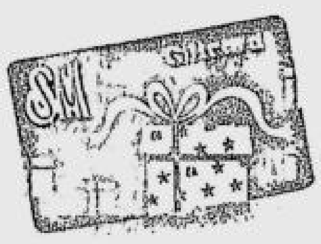


executive
class
the luxury of leather, and the subtle touch of silk



al cool
**n knit tops, leather
ns and matching socks**

**Departments**



We've got it all for you!

DEPARTMENT STORE

**AYAN DE ORO • BICUTAN • LUCENA • BAGUIO • MARILAO • DASMARIÑAS • BATANGAS • DELGADO • SAN LAZARO • SUCAT • STA. ROSA • CLARK • MALL OF ASIA • LIPA**

### DQ DAIRY QUEEN TO OPEN |AT COLISEUM FOOD CIRCLE

Patrons of the historic Araneta Coliseum will be in for more cool treats as DQ Dairy Queen opens a store at the Coliseum Food Circle. The new DQ Dairy Queen store will carry over 70 yummy delights from the world-famous ice cream brand, led by the best-selling Blizzard Flavored Treat, a fun-filled combo of thick and creamy ice soft-serve with premium toppings that's served upside down! In addition, the new store will offer favorites like Moolatte Frozen Blended Coffee, Royal Treats, waffle treats, and the Julius Originals and Julius Premium Fruit Smoothies, from the widely loved Orange Julius brand. The Coliseum Circle branch will be the fourth store in the expanding DQ franchise. Other DQ Dairy Queen stores are located at the nearby Gateway Mall, Glorietta 4, and SM Southmall.

### WIN SONY PROJECTION TV IN CITIBANK PROMO

If you're dreaming of a state-of-the-art Sony TV for this Christmas, stop dreaming and start charging to your Citibank credit card. Join Citibank 'Take Ten', Citibank's ongoing raffle promotion where up for grabs are premium items from 10 of the world's top brands. Get a chance to win a 43" Sony Projection TV in the first two raffle draws, or take 10 and win the Sony TV plus 9 other prizes including the New Generation Mercedes-Benz E-Class, in the grand draw. Apply for or shop with your Citibank credit card until Jan. 31, 2007 to earn raffle entries and register via SMS just once during the promo period following this format to join: Text CITI <last 10 digits of credit card> then send to 2366. Registration is free of charge. Log on to www.citibank.com.ph for more information on Citibank 'Take Ten'.

# Honeywell unveils affordable lineup

WITH MANILA BEING ONE OF the most polluted cities in the world and with the proven fact that air pollution directly affects the health of infants and children in the metropolis, one wonders why most households still do not have air cleaners in their homes.

The first and most obvious reason is the belief that if one has survived through the years without an air cleaner, why would she need one now? True, an adult may not be as concerned about air pollution having an effect on her self. However, the more critical issue at hand is how our children and infants, more than adults, suffer the harmful and potentially deadly effects of air pollution. Combined statistics from the WHO, private health groups, medical journals, and hospital officials state that yearly, at least 1 million Asian children die or suffer from life-shortening respiratory infections and pneumonia due to contaminated air. Moreover, a study of 207 children revealed that 24.6 percent of them exceeded the WHO biological limit of lead in blood.

The second most common reason is the price tag that comes with each air cleaner. The notion before was that few people could afford air purifiers, but now Honeywell, the No. 1 in home environment products in the United States for the past three years and leading brand in many other countries, introduces the same quality air purifiers at a more affordable price.

Among the existing models, Honeywell now introduces a new line-up of small capacity air purifiers ideal for home nurseries and 10-sqm rooms. One model, the IFD (Intelligent Filter Design) product even lets you know when it's time to clean your filters, no need for replacements. So, take your pick from the wide range of air purifiers according to your needs or doctor's prescription. Price starts from P4,000 and up. The choice of eight out of 10 US physicians, it is likewise recommended by the American Lung Association and various US medical books. So, protect your family now and get them that safe clean air from Honeywell.

For more information, visit showrooms at Level 4, Shangri-La Plaza, Edsa, Mandaluyong (631-8282), and 4th Level Glorietta 4, Ayala Center (815-8429). Honeywell is also available in Duty Free Philippines and True Value, as well as selected Handyman and Rustan's branches.

# GE's annual warehouse sale: Exhilarating!

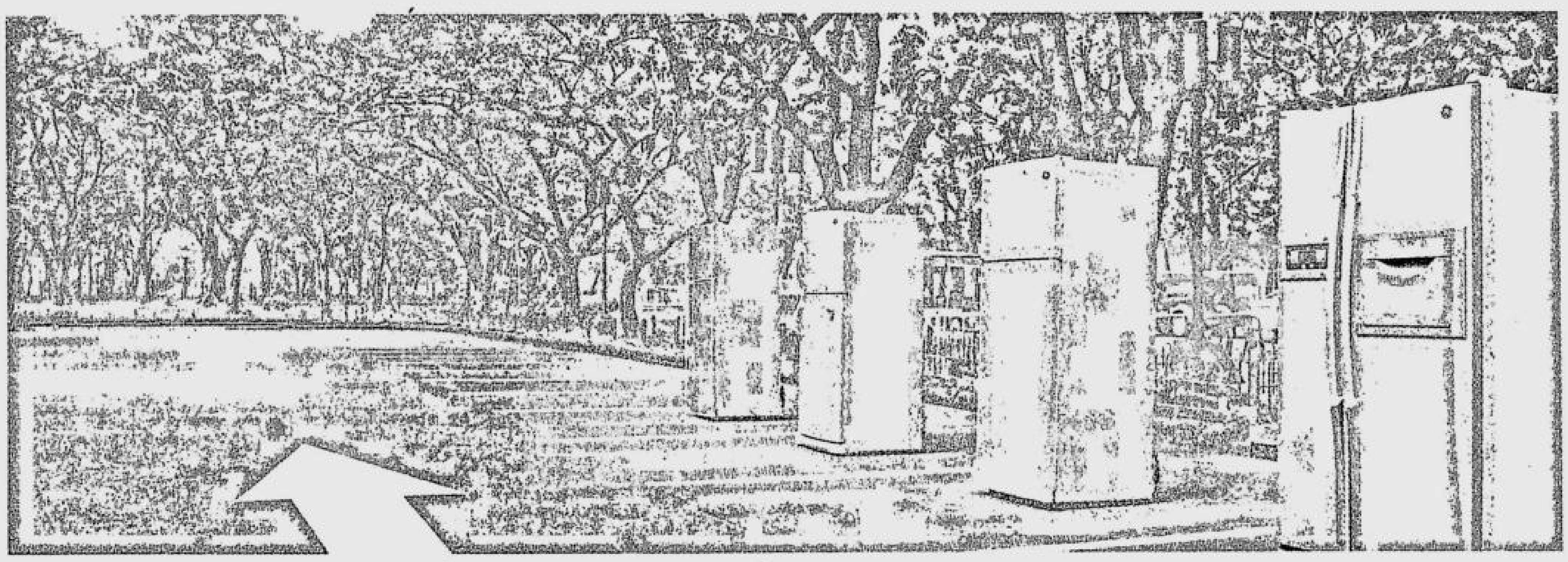
Hurry
Appliance Sale
Up To 40% Off

COUNTDOWNS ARE ALL around! For Christmas, new year, bonuses, and holidays... but no need for you to do your own waiting, because Nov. 15 marked the beginning of GE's annual "Class B Warehouse Sale". Offered are class B units, which are 100-percent working but were either used as display units, with minor scratches or simply units without boxes. Hence, enjoy the best discounts among the display units on sale. With a wide array of refrigerators, upright and chest type freezers, airconditioners, washing machines, water dispensers, microwave ovens, built-in hobs, built-in ovens, rangehoods, gas and electric ranges, cordless and corded phones, and the list goes on.

Also, joining in are other participating brands like Ariston, Indesit, Fabriano, Daewoo, Uniden, Alcatel, Vicks, Canon, Brother, and many more. Not only will you save up to 40 percent of cost, you will be saving yourself a whole lot of worrying in this busy season of frenzied shopping. Hurry! Limited stocks only, and sale will run until Dec. 29.

So, drop by and catch the warehouse sale at CYA Industries main office at 103 Mercedes Avenue, Barangay San Miguel, Pasig City. For inquiries, call the Shangri-La showroom at 631-8282/633-2906.

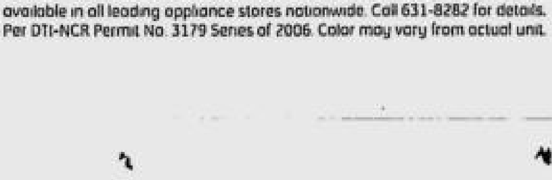
GE
Appliances



Drive one home today.

GE &GO Rev it up! You only have two months left for a chance to bring home one of two 2007 Mitsubishi GLS whenever you buy selected GE appliances. You might also win consolation prizes worth up to P500,000!

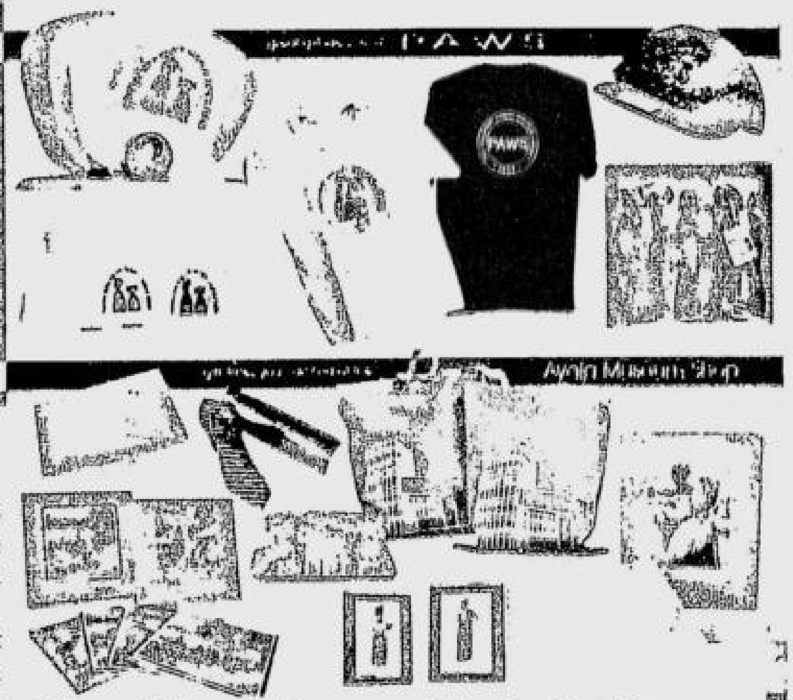
Reader's Digest Trusted Brand Platinum Award
Winner of the Distributor of the Year Award from GE Consumer and Industrial Asia for 2004 & 2005. (CYA Industries)



GE imagination at work

2007 Mitsubishi Lancer GLS Automatic Transmission INVECS-III CVT with 6-speed sportronic.
GE appliances are available in all leading appliance stores nationwide. Call 631-8282 for details.
Promo period is from July 1 to December 31, 2006. See flyers for details. Per DTI-NCR Permit No. 3179 Series of 2006. Color may vary from actual unit.

# 'Cause-ly' shopping



By Marlet D. Salazar

THE ADVENT OF THE CHRISTMAS SEASON (WHICH IN THE Philippines comes as early as October) gives people the excuse to blow big bucks and congest malls, tiangges, and supermarkets in search of the perfect gift.

Gifts are an inevitable part of Christmas even if Scrooges out there want to think otherwise. Kids love to receive something on this special day. After their birthdays, they always look forward to that special something-in-a-box on Christmas Day.

Gift-giving is not just about, well, giving any gift you got from a store. Sometimes, the best gift anyone can receive are the simplest ones and yet, tells something about the recipient. It only shows that the giver truly knows the person.

People get so excited about buying items as presents. With endless flow of toys, mugs, scented candles, ballpens, shirts, and tons of gift ideas, some people end up buying stuff they don't really need. The aftermath of this shopping splurge: either running out of cash by year's end or the figures in the credit card bill would bring shock to you.

There is one way to keep you from feeling guilty of excess buying. Why not give something meaningful that benefits the less fortunate instead?

Non-governmental organizations, corporate foundations, church organizations, and parishes often hold bazaars for the benefit of the underprivileged in the community.

Shop without the guilt and help the beneficiaries in the process.

## Philippine Animal Welfare Society

If you are an animal lover and want to volunteer in an organization but simply don't have the time, there is another way to help. The Philippine Animal Welfare Society (PAWS) is selling items bearing its logo and important message to put a stop to animal cruelty. Wearing the shirts or using a fan sends out a message to people out there. You don't need to talk and yet, you get other people involved.

Selling items like these started when PAWS director Oscar Lei (who now lives abroad) saw the need to sustain the rescue efforts of the organization. He, together with other volunteers, designed a T-shirt that they sell for a few bucks.

At present, volunteer Marian Barola and a cousin have designed and created items like T-shirts, caps, fans, towels, umbrellas, and even sports drink bottles. They also sell meaningful gift cards with really cool animal cartoons.

Barola, a true-blue cat-lover, was looking for items with cat prints. She got the idea that fellow animal lovers would also like to have their own items with animal prints. From then on, she has participated in bazaars and puts up a booth during events of PAWS.

Part of the proceeds benefits the PAWS Animal Rehabilitation Center (PARC) and the animals there.

Being an NGO and a 100-percent volunteer-based organization, PAWS relies mostly on grants and donations to sustain the expenses of the shelter. Fund-raising events like dog and cat shows also help bring in some cash.

When you buy these practical and really cool items from PAWS, you are helping feed dogs and cats and give them a roof over their heads.

For more information, contact Marian Barola at http://bentahan.multiply.com. Or through 0927-4539733 or call PAWS at 0922-8815600.

## Ayala Museum Shop

Ayala Foundation has constantly helped improve lives by creating programs that benefit the less fortunate in society. It has covered all the important sectors of society: education, environment, and art and culture.

To reach a wider range of people and raise awareness of those who want to help, the Ayala Museum Shop was created.

The products at the Museum Shop are really collectibles. It offers a variety of gift items such as paper products like notebooks, home décor, travel, office, and fashion accessories. What is more distinctive about these items are they carry designs by notable and legendary artists like Fernando Amorsolo, Juan Luna, Fernando Zobel, and Damian Domingo.

If you can't buy the real thing (read: the painting), the designs on the items will do. And when you buy something from the shop, you help support the educational programs of the Ayala Foundation.

You can also find coffeetable books, children's books and a multimedia collection of material on Philippine History and Art.

For inquiries, call 757-7117 to 21 local 33 or e-mail museum_inquiry@ayalamuseum.org

Center of Excellence in Public Elementary Education (Centex)

Distinguished personalities in the arts have also pitched in to support the fund-raising efforts of Center of Excellence in Public Elementary Education (Centex).

The focus of this campaign is a highly collectible, square porcelain plate with an image donated by a well-known art figure. With corporate donors and many individuals supporting this project, this project hopes to enlighten more people that education is a potent tool to alleviate poverty.

And who wouldn't want to collect ceramic plates, notepads, calendar notebooks, cards and, mousepads with images done by Ben Cabrera, Anita Magsaysay-Ho, Romulo Galicano, Mauro Malang Santos and Ang Kiukok?

So this Christmas season, live the true meaning of giving. You can put a smile not only to only one person's face but also to those who really need the gift of your good heart.

**Shop 'til you drop and help the less fortunate - be it animals or humans - in the process**

Add A Touch Of Italian To Your Cooking

Ever wonder what makes Italian food so delicious? It isn't just the ingredients, it's in the way it's cooked. And one of their best secrets is their line of GlemGas Cooking Appliances.

Approved by major quality certification institutes in Europe and the rest of the world, our range of products are known for their high quality, excellent performance, and innovative design, making it one of the most preferred brands by the world's most discriminating chefs.

So if there's something cooking in your kitchen, make sure you have an expert do it for you - GlemGas Cooking Appliances.

COOKING RANGES BUILT-IN HOBS RANGE HOODS BUILT-IN OVEN

GLEMGAS ITALY
Specialisti in Cottura "The Cooking Specialist"

FUJIDENZO-EXATECH INTERNATIONAL, INC.
[illegible]

AVAILABLE AT: METRO MANILA [illegible] LUZON: [illegible] VISAYAS: [illegible] MINDANAO: [illegible]

LIKE A FESTIVAL OF MALLS ONLY AT
FESTIVAL SUPERMALL
FILINVEST-ALABANG
A Magical Christmas
DEC 1-31, 2006

This week's events:

Queen of the World
Show and Competition
Dec. 1
Gay beauty title-holders compete in a special mardi gras pageant, with a special award for the best in Snow Queen costume. Viva Films' Reyna stars will grace the event as judges and hosts.

Uniquely Singapore
Dec. 2 - 3
Get the chance to win one of 20 trips to Singapore courtesy of the Singapore Tourism Board. Just present your proof of purchase from any mall tenant to join.
Per DTI-NCR Permit No. A2-485, series of 2006

International Bazaar
Dec. 2 - 10
It's a cultural bazaar as embassies and international organizations showcase their country's art, food and crafts. Get a chance to win a trip to Malaysia from the Malaysia Tourism Board and other trips to international destinations from Cebu Pacific.

Next week's events:
Ms. Kuh Ledesma in Concert • Dec. 10
Leggiero Strings • Dec. 15, 18, and 21
Manila Philharmonic Orchestra with
Ecole de Ballet Manille • Dec. 16

Watch out for other exciting events this month!

HOLIDAY MALL HOURS
Dec 1-22 (10am - 10pm) • Dec. 23 (10am - 12 midnight) •
Dec. 24 & 31 (10am - 7pm) • Dec. 25 & Jan 1 (12nn - 10pm) •
Dec. 26-30 (10am - 9pm)

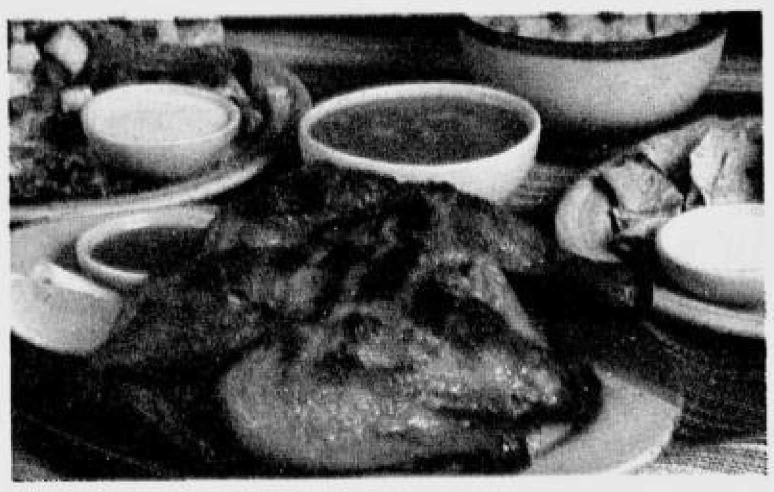
# Peri-Peri chicken: enjoy maximum Peri-licious dining experience in every bite!

THUMBS UP FOR THE BEST-TASTING SPIT-FIRED Portuguese grilled chicken with trimmed fat and marinated with citrus fruits, herbs and zesty spices. Guaranteed no MSG! Peri Peri Chicken, as the name implies, is the star of the griller, and it's no less than the esteemed chicken, prepared with the choicest herbs, spices and the world-renowned African bird's eye chili... situated at the ground floor, Promenade, in Greenhills. It's sure to tantalize the most discriminating taste buds.

The Peri-fect sumptuous taste comes from a unique blend of natural bastings that bring out and heighten the flavour of chicken. Add to that a piquant choice of sauces made from the renowned African bird's eye chili - touted as one of the spiciest, ho-ho-ho-hottest chili in the world - and you've got a really stimulating meal! Play all you want, as the menu suggests with the different ho-ho-hot sauces - ranging from mild, hot, and extra (wow!) hot sauces on your food!

Health conscious or on a strict diet, there's a nutritious plateful of Peri salad to relish. Peri Peri Chicken's For Kids Only meals have countless kiddos drooling over the really Crispy Chicken Strips that come with a choice of curly chips or Java Garlic Rice.

Chicken lovers raring to find a tantalizing alternative to the boring fare may discover Peri Peri Chicken to be a tender, juicy, zingy and satisfying Peri-licious treat that the whole family will enjoy over and over, again - lunch, merienda or dinner. No service charge. For catering, Christmas holiday party reservations, call hotline 725-5270.



# Free movie tickets with Citibank PayLite

FREE
MOVIE TICKETS
with Citibank PayLite

GET TO SEE THE MOST-ANTICIPATED flicks this year - for free - thanks to Citibank PayLite.

Score free movie tickets to the Ayala Mall Cinemas or Robinsons Movieworld when you PayLite your purchases at accredited PayLite merchants until Dec. 31. Get two movie tickets for PayLite purchases worth at least P5,000; and four movie tickets for purchases worth P40,000 and higher.

This offer applies to 0-percent PayLite and Regular PayLite transactions, and PayLite-By-Check and PayLite-By-Phone available via Citibank sales hotline at 423-3000.

To redeem the free tickets, simply present your Citibank credit card with valid original charge slips at the following Citibank redemption booths until Dec. 31: 4/F Cinema Lobby of Glorietta 4; G/F Cinema Lobby of Alabang Town Center; Paseo Ciudad of Ayala Center Cebu; 4/F Cinema Lobby of Robinsons Galleria; 4/F Cinema Lobby of Robinsons Place; and at the 2/F Cinema Lobby of Robinsons Starmills Pampanga.

That's not all. Every P1,000 worth of purchases using Citibank PayLite automatically qualifies you to join Citibank's biggest raffle promotion this year, Citibank "Take Ten". Prizes at stake include a 43" projection TV from Sony, a home theater from Philips, a Pavilion notebook from Hewlett Packard, a digital camera and printer from Canon, a 30GB iPod video from Apple, a RAZR V3X mobile phone from Motorola, roundtrip tickets for two to Hong Kong from Cathay Pacific, P100,000 worth of gift certificates from Mercury Drug, P100,000 shopping credit to the winning Citibank credit card and a brand-new Mercedes-Benz.

Cardholders can win any of the first 9 prizes in the first two raffle draws, and the chance to win all prizes at stake, plus the new generation Mercedes-Benz E-Class, in the grand draw.

To join, register your entry via SMS just once during the promo period following this format: Text CITI <last 10 digits of credit card> then send to 2366. Registration is free of charge.

Citibank PayLite is a regular feature available on all Citibank credit cards that lets you enjoy increased financial flexibility by offering longer and lighter payment terms. It does not require any pre-enrollment and is applicable for purchases worth at least P3,000.

Log on to www.citibank.com.ph for more details.

# *For youthful, glowing skin on the go*

NOW YOU CAN BRING YOUR FAvorite Céleteque Facial Wash and Facial Moisturizer anywhere you shop, because they're now available in 10 ml travel pack sachets.

Céleteque Facial Wash and Facial Moisturizer are dermatologist-prescribed, hypoallergenic and non-comedogenic skin care products that gently clean and moisturize skin.

Céleteque Facial Wash with Natural Moisturizing Factor cleanses without drying your skin. It's pH-balanced so it's mild and gentle on skin.

Céleteque Facial Moisturizer is water-based and oil-free so you can use it daily without the sticky feeling. It has Dimethicone, Pro-vitamin B5, Glycerin and Aloe Vera that help maintain your skin's water balance.

So, if you are always on-the-go, and want to keep your face clean, soft and smooth at all times, use Céleteque to help you achieve youthful, glowing skin.

**ON-THE-GO beauty Bea Alonzo maintains her youthful, glowing skin wherever she goes: in school, when filming or taping for her movie and television roles, or on out-of-town trips; she has made Céleteque Facial Wash and Céleteque Facial Moisturizer Travel Pack sachets a regular part of her Beauty Travel Kit.**

# RP's 1st anti-skimming card now here

Mai's Skimming Card

MAI'S WORLDWIDE Trading Ltd Corp brings to the country the first anti-skimming card. This new technology prevents unauthorized access to one's credit cards, ATM cards, and other financial services cards.

Companies in Osaka, Japan have developed technology to fight skimming through the use of special card partners made of special carbon and metals that produce a special magnetic field. Mai's Anti-Skimming Card is as thin as a cell phone pre-paid card and does not interfere with regular uses of the financial card. It acts as a protector of data, as a protector of the card, and is durable enough to last five years. The device also allows printing for company logos, and can easily be replaced.

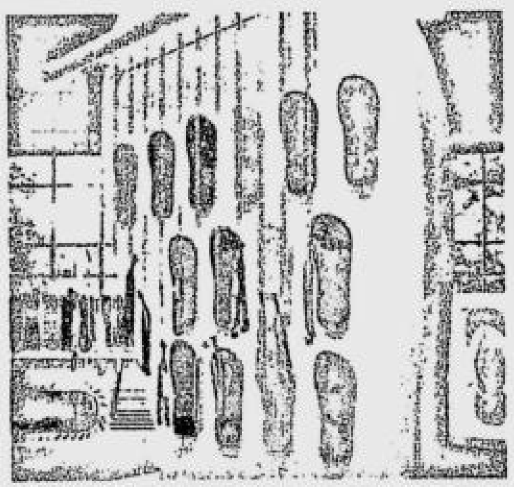
These cards will be available through leading cell phone and pre-paid card stations in Metro Manila. For information, call JP Montilla at 534-3721 loc. 12123, 0917-5391972, or 0918-927 2218. For dealership, call Vilma Herrera of Mai's Worldwide Trading Ltd Corp at 552-9110 or 0916-3349105.

# Havaianas flip-flops its way to the south

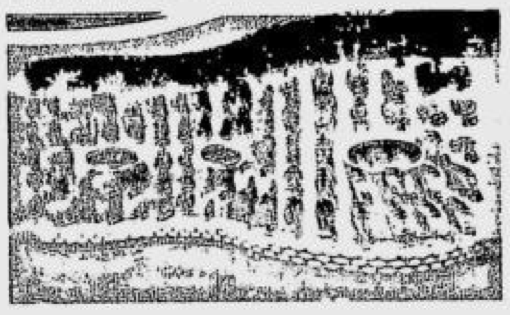
THE HAVAIANAS PHENOmenon, which has taken over the Metro, has also invaded the south as All Flip Flops unveiled its latest retail outlet in Alabang Town Center. On Oct. 4, Fr. Gigi Bernas of ES Cruz, San Isidro Chapel in Las Piñas, formally opened the store with solemn prayer and blessing, followed by a ribbon cutting by Alabang Town Center manager Carol Mills. The unveiling saw a gathering of Havaianas supporters who enjoyed the casual dining and free-flowing drinks.

Additionally, Havaianas has also recently held its annual international event "Make Your Own Havaianas" in Cebu from Oct. 20 to 24. Staged in key fashion cities New York, Tokyo, Paris and Sydney, "Make Your Own Havaianas" was introduced to the country last summer in the posh Powerplant Mall at Rockwell, Makati City. This year's event in Cebu culminated with an exclusive party that was attended by the A-listers of the south, who enjoyed the most flavorsome dishes prepared by Creative Cuisine.

Havaianas is available in distinguished retail outlets Rustan's, All Flip-Flops, Aura Athletica, Stoked, Chocolate Clothing Co, Gas and Celio.



**THE 'Make Your Own Havaianas' event enables Havaianaticos to choose from 196 possible color combinations.**



**THE south of Metro gets a taste of the Brazilian lifestyle with the opening of All Flip-Flops in Alabang Town Center.**

# 'An Inconvenient Truth' exclusively at SM Cinemas

SM CINEMAS WILL BE SHOWCASING THE critically acclaimed film, An Inconvenient Truth, in a series of exclusive runs this November and December.

A must for so-called green warriors, the film, which has never been shown in Asia, is a powerful and informative documentary about one of today's most important issues - global warming.

Presented by former US Vice President Al Gore with compelling scientific evidence, An Inconvenient Truth offers a passionate and inspirational look at one commitment to expose the truth and misconceptions that surround global warming.

It was his defeat in the 2007 elections that prompted the former Vice President to change the course of his life and focus on an all out effort to save the planet from irrevocable change. This eye opening and poignant portrait of Gore as he travels in his global warming show reveals him as funny, engaging, open, and down right on fire about getting the surprising and stirring truth about what he calls our planetary emergency to ordinary citizens before it is too late.

With 2005 as one of the worst storm seasons in the US has experienced behind us, we have reached a tipping point, and Gore pulls no punches in explaining the dire situation.

Interspersed with the bracing facts and future predictions is the story of Gore and his personal journey. He evolves from an idealistic college student who first saw a massive environmental crisis; to a young Senator facing a harrowing family tragedy that altered his perspective; to the man who almost became President. After his election defeat, he returns to the most impassioned cause of his life, believing he can make a difference.

An Inconvenient Truth ultimately brings home the persuasive argument that we can no longer afford to view global warming as a political issue. Rather, it is one of the best moral challenges facing every person in our times.

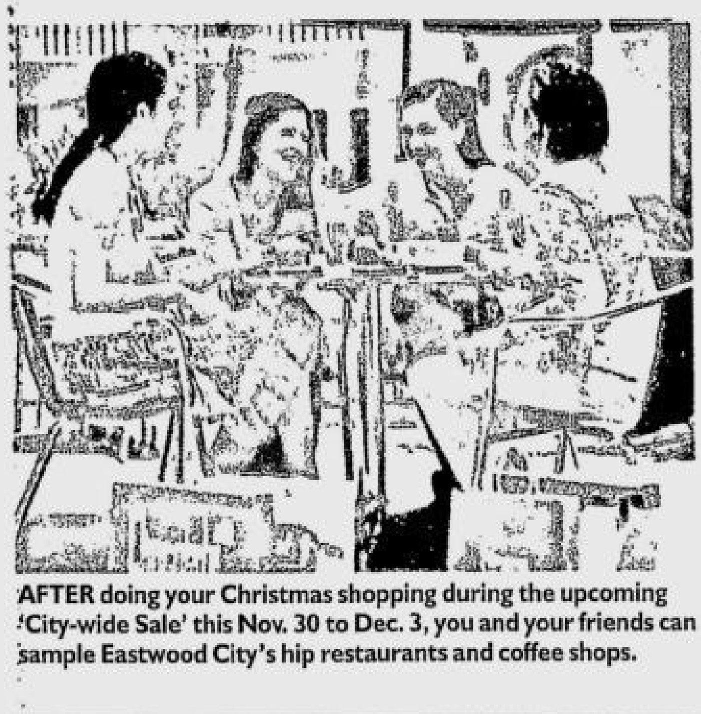
Global warming is the observed increase in the average temperature of the earth's atmosphere and oceans in recent decades. It refers to the natural warming and cooling trends that the earth has experienced through its history. In recent times, global warming has become a popular term in encompassing all aspects of the global warming problem, including the potential climate changes that will be brought about by an increase in global temperatures.

An increase in global temperatures can in turn cause other changes, including a rising sea level and changes in the amount and pattern of precipitation. These changes may increase the frequency and intensity of weather events such as floods, droughts, heat waves, hurricanes and tornados.

Other consequences include higher or lower agricultural yields, glacial retreat, reduced stream flows, species extinction, and increase in the range of disease vectors. Although most studies focus on the period up to 2100, warming (and sea level rise due to thermal expansion) is expected to continue past then since CO2 has an estimated atmospheric lifetime of 50 to 200 years.

An Inconvenient Truth will be showing at the following SM Cinemas: at The Block and SM Southmall on Nov. 29 to Dec. 5; at SM City Manila and SM City Fairview on Dec. 6 to 12; at SM City Sta. Mesa and SM City San Lazaro on Dec. 13 to 19; and SM City Cebu and SM City Clark on Dec. 20 to 24.

Students and educational institutions are entitled to discounts for bulk purchases - at P75 for a minimum of P100 tickets; and at P50 for a minimum of P300 tickets.



**AFTER doing your Christmas shopping during the upcoming 'City-wide Sale' this Nov. 30 to Dec. 3, you and your friends can sample Eastwood City's hip restaurants and coffee shops.**

# Season's bargains at Eastwood's 'City-Wide Sale'

WANT TO STRETCH YOUR CHRISTMAS BONUS and budget and be able to buy more gifts for your loved ones?

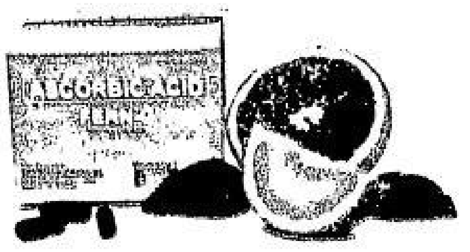
Then go to the "City-wide Sale" at Eastwood City. From fashion items to beauty products, from books to food items, all Eastwood shops are participating and offer holiday shoppers as much as 70 percent off!

Hurry, as Eastwood becomes a discount shopping haven only for four festive days, from Nov. 30 to Dec. 3! To make arrangements before you shop, simply call 68706770 to 74 or text (0917) 8EWCITY.

**WILCON BUILDERS' DEPOT OPENS 6TH STORE IN FILINVEST**

**Wilcon Builders' Depot, the country's pioneer in homebuilding depots, recently inaugurated its sixth depot in Filinvest, Alabang. Wilcon's partners from Italy, Spain, and China such as Kohler, Alcagres, Grespania, Keros, Rocersa, and Aquabath were present at the grand launch of the country's largest air-conditioned depot. Shown are Rocersa export manager Ignacio Llop, Keros VP Joaquin Benavent Marti, Kohler Asia Pacific managing director Stella Lee, Grespania Ceramica export director Michael Arnold, Alcalagres vice president Fernando Vidal, Aquabath deputy managing director Kraisak Chatimetalkul, Wilcon Builders' Depot president William Belo, Gloria Garcia, The Villager editor and interior/fashion designer Christian Espiritu, Muntinlupa Councilor Raul Corro, Filinvest Development Corp VP Michael Gotianum, Wilcon Builders' Depot EVP-marketing Rose Ong, Wilcon VP-comptroller Lorraine Belo, and NovaBell export manager Gianluca Bellentani.**

# Fern-C, the super alkaline Vitamin C



GIVE THAT SPECIAL SOMEONE THE GIFT OF health this Yuletide season. Vitamin C is the "Mother of all vitamins," and is an anti-oxidant that is required for at least 300 metabolic functions in the body. Vitamins A to Z cannot work without Vitamin C, but the latter can work without any other vitamin. However, for most Filipinos, Vitamin C is equated with ascorbic acid.

But only a few are aware that the alkaline Sodium Ascorbate Vitamin C, (which is the non-acidic type) used in the US and Europe is remarkably an effective form needed by practically everyone especially those who are suffering from chronic illnesses including cancer and AIDS.

It helps fight allergies, enhances the immune system of the body by stimulating the white blood cells' immune activities and protects the body against flu, bronchitis, respiratory problems and other viral infections. It combats stress and stimulates the production of collagen, the structural posts of our bodies.

Sodium Ascorbate is an alkaline-based Vitamin C made from the finest alkaline-forming fruits, vegetables and deep-sea plant seaweeds, which are 100 percent natural and safe. This is the original formulation for Vitamin C of the two-time Nobel Prize winner Dr. Linus Pauling of the Oregon State University, Portland, USA. Considered one of the top ten scientists of the world, he is the "Father of Vitamin C," and died at the ripe age of 93, after taking large dosages of Vitamin C for three decades.

When taken in mega-doses, Sodium Ascorbate Vitamin C helps get rid of accumulated toxins like heavy metals, pesticides, chemicals and other pollutants found in food, water and air which are lodged in our bodies! In fact, there are many other health benefits attributed to Vitamin C if taken in regular dosages.

Sodium Ascorbate is now available in the market under the brand name Fern-C, hailed as a super anti-oxidant, which has remedied a lot of ailments based on the testimonies of those who regularly take it.

Natural and non-acidic, Fern-C has cured among others, those afflicted with cancer, diabetes, Parkinson's disease, hypertension, vertigo, arthritis, dengue, myoma, tonsillitis, arthritis, laryngitis, gout, rheumatism, bleeding gums, hyperacidity and acid reflux, psoriasis, migraine, chronic cough, allergies and bed sores.

Imported from Switzerland and approved by the BFAD (with registration certificate DR-XY32193), Fern-C is encapsulated by Northfield Laboratories and exclusively distributed by Filipino Entrepreneurs Resources Network (FERN). For inquiries, please call 632-0824 / 635-6633 / 635-6339 or visit the FERN Inc. office at G/F Goldloop Towers, J.Escriva Drive, Ortigas Center, Pasig City.

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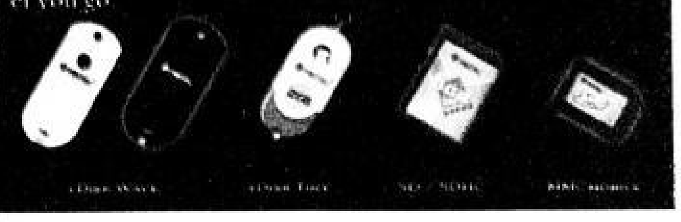
## Store in style with i-Disk Vogue

Pretc i-Disk Vogue is an elegant necklace, stylish gadget, and perfect Christmas gift. This unique USB flash drive is designed with sparkling silver/golden handcrafted pendant.

Based on Pretec i-Disk Tiny, which has been hailed by Time Magazine as "Best Gear of 2003," with capacity up to 4GB--enough for two-hours video playback in MPEG4 format, the i-Disk Vogue integrates with modern design and glamorous styling.

The inventor of the i-Disk and i-Dik Diamond has expanded the portfolio of the smallest USB flash Drive in the world by introducing the new i-Disk Vogue, a real diamond mounted stylish necklace and fashion accessory based on patented i-Disk Tiny at Gitex.

The i-Disk Vogue is another innovative combination of eye-catching fashion accessory and digital gadget that can enable a sense of "Store in Style" and satisfy both your business and personal storage needs in a trendy setting wherever you go.



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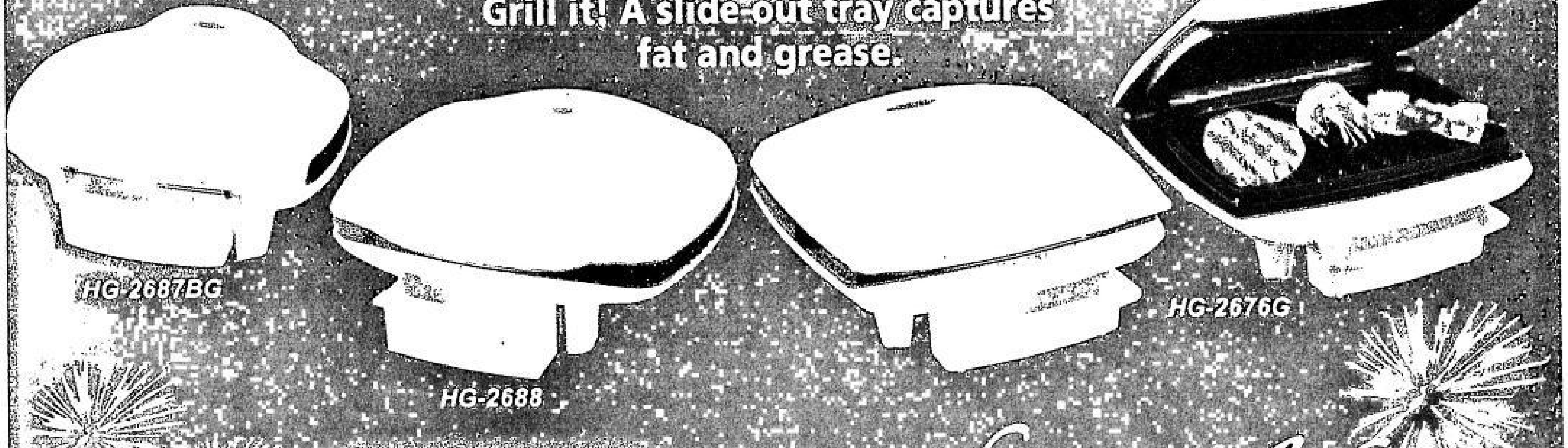

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3D

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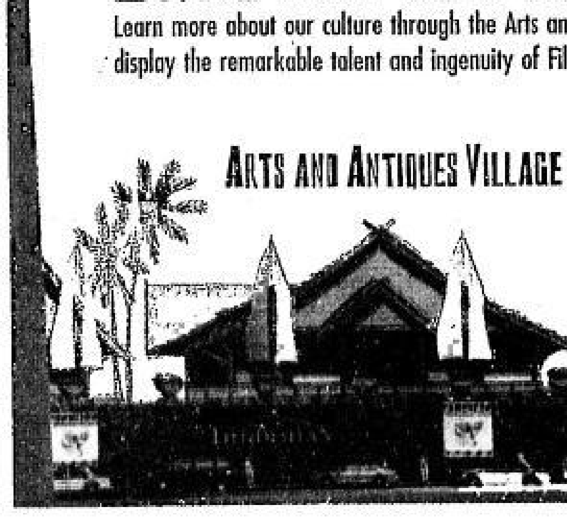

UNCOVER THE HERITAGE OF LOCAL ART

Learn more about our culture through the Arts and Antiques Village of Tiendesitas. Each artwork and design of antique decors display the remarkable talent and ingenuity of Filipinos. Visit Tiendesitas and experience the wonderful evolution of Pinoy art.

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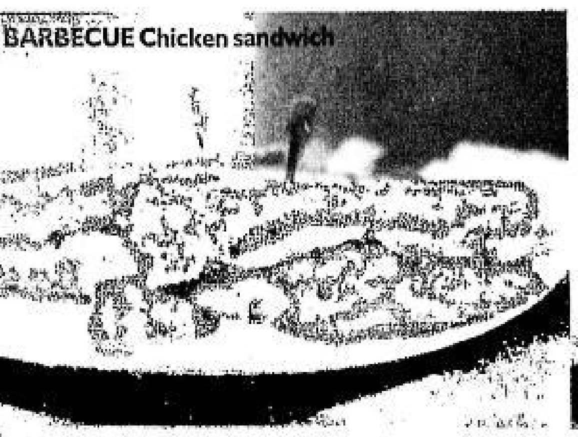
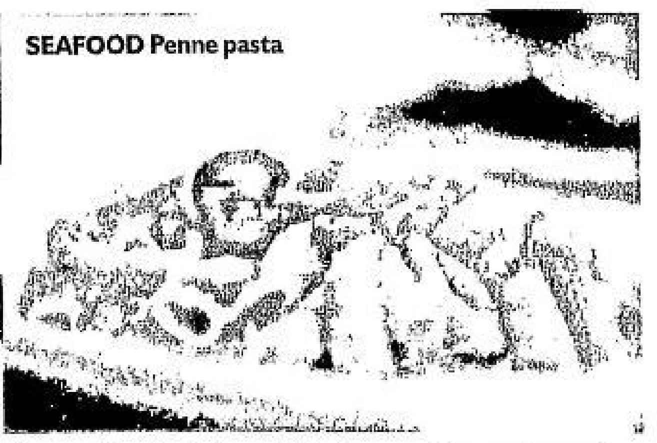
Frontera Verde, Ortigas Avenue corner E. Rodriguez (C-5), Pasig City www.tiendesitas.com.ph

## COOLEST SHOPPING STOPOVER

# Not just an ice cream place


BARBECUE Chicken sandwich


SEAFOOD Penne pasta

BACK IN THE LATE '70S, IT WAS A FAVORITE PLACE for families to spend weekend afternoons. It wasn't just an ice cream parlor; it became a virtual tourist destination with people coming in to enjoy its delicious ice cream concoctions, fried chicken and spaghetti.

Surely, people will be glad to know that The Nestlé Creamery along Aurora Boulevard in Quezon City has reopened with a new look and an updated menu, but still keeping what made it such a popular place to visit. Besides exciting ice cream concoctions and desserts, the Nestlé Creamery now offers delicious hot meals like barbecue chicken, Pinoy katsudon, mozzarella sticks, seafood penne pasta and many more.

"Actually, this place has always been open. It only closed in October last year when we began construction," says Michelle Chang Co of Innovasian Idea Inc, the same company behind Orbitz Pearl Shakes and Thumbs Up Ice Cream. Two years ago, she and her partners Joel Tuquib and Emerson Lim were approached by Nestlé Philippines with an offer to inject a fresh concept into the ice cream parlor, but Michelle says they turned it down because they didn't feel they were ready.

Then last year, the offer was made again. This time, they didn't give her a chance to refuse. "They gave me three weeks to conceptualize the menu and the look," says Michelle.

The new menu was tested first by the Dutch general manager of Nestlé Philippines, then by a team from the Nestlé head office in Switzerland. After giving it their unanimous stamp of approval, The Nestlé Creamery was finally ready to open.

The new Nestlé Creamery is still in the same place-right in front of the ice cream plant along Aurora Boulevard in Quezon City, a stone's throw away from St. Paul's College - but the location is not the only thing they've kept.

They have also retained some of the most popular items from the old menu, including the Simply Strawberry Parfait, the Old Fashioned Banana Split, the Peach Melba Split and Black and White. And yes, they still have their good old fried chicken and spaghetti combo, served with that familiar garlic toast.

But while things have remained the same, some things have also changed. One thing that's changed, and which they are most proud of, is their new and expanded menu. Aside from the bestsellers, The Nestlé Creamery's range of hot meals includes pizza, sandwiches, salads, soups and appetizers, pocket-friendly Pinoy Meals served with rice and iced tea (Pork Barbecue, Tocilog and Tapsilog) and a selection of pasta dishes (Chicken Al Pesto, Oriental Chicken Pasta and Classic Pinoy Spaghetti).

Back too, are the old-time ice cream favorites such as the Banana Split, Buco Fiesta and Macapuno Pandan medley. They also have the famous Ice Cream Cakes (which can be ordered either by the slice or as a whole) in various flavors like Tiramisu and the Banana Split Pie, and the Marble Slab concoctions, where professionally trained pastry chefs can whip up different types of fillings and custards on the spot.

With all this put together, Michelle and her partners, as well as the people from NestléPhilippines, are hoping to entice not just people who loved the place in the '70s and '80s, but a whole new generation of ice cream lovers.

Open from Mondays to Sundays, from 10 a.m. to 10 p.m., the Nestlé Creamery is located inside the Nestlé Ice Cream compound, Aurora Boulevard, Cubao. For inquiries, call 415-7872 or telefax 415-4842.

**MELAWARES-LEONARDO OPENS DISCOUNT OUTLET**
**Melawares, a leading manufacturer of dinnerware, and top direct sales company Leonardo recently opened an outlet store at the 2nd floor of Edsa Central Mall. Shoppers can get Melawares items and Leonardo apparel, bags, accessories and other items at up to a whopping 70-percent discount. Susan Tan, president of Leonardo Direct Sales (2nd from left), and David Chua, president of Melawares Manufacturing Corp, cut the ceremonial ribbon to open the new co-branded shop. They are flanked by Leonardo GM Stephanie Lee and Melawares marketing manager Charlene Chua (right).**

# 'Cartoonival': The hot gift for kids this Christmas

ARE YOU STARTING TO SCOUR THE MALLS and bazaars like Mojo Jojo, searching for the best treat? Have you been calling on your imaginary friends or hoping for some boy genius to help come up with the big idea for the kids? Well, cool dads and super moms, favorite uncles and aunties, fear not, Cartoon Network will give you the best gift idea ever, "Cartoonival!"

After successful performances in Kuala Lumpur and Singapore, "Cartoonival", the first-ever live action, fully scripted, full-scale theatrical production from Cartoon Network, will make its debut performance in the Philippines, just in time for Christmas! Kids and their families will be treated to an exhilarating 90-minute show starred in together by the best-loved toon stars from the most-wanted Cartoon Network Original shows: "The Powerpuff Girls", "Dexter's Laboratory", "Foster's Home for Imaginary Friends" and "Hi Hi Puffy AmiYumi".

The kids are saying it in their sleep - "Cartoonival" will run from Dec. 28 until Jan. 3, with shows at 4 p.m. and 7:30 p.m. Tickets are priced at P550, P950, P1,250 and P1,550, and can be purchased using cash or credit cards (with no additional charge) at all Ticketnet outlets located at SM Department Stores and at the Araneta Coliseum ticket booths. Five tickets bought at the same price point qualify as a Family Package and comes with a bonus ticket.

For ticket inquiries and reservations, call 911-5555 or log on to www.ticketnet.com.ph. Group sales (200 tickets and up) can be availed of by calling Joseph Silva or Karen Delica at 816-1566 (loc. 110).

To know more about "Cartoonival", visit www.cartoonival.com and stay tuned to Cartoon Network. "Cartoonival" is produced by Cartoon Network in partnership with Millennium Grandstage Holdings. TES Entertainment is proud to be the organizer of "Cartoonival" and Solar Entertainment Corp is the sole promoter in the Philippines.

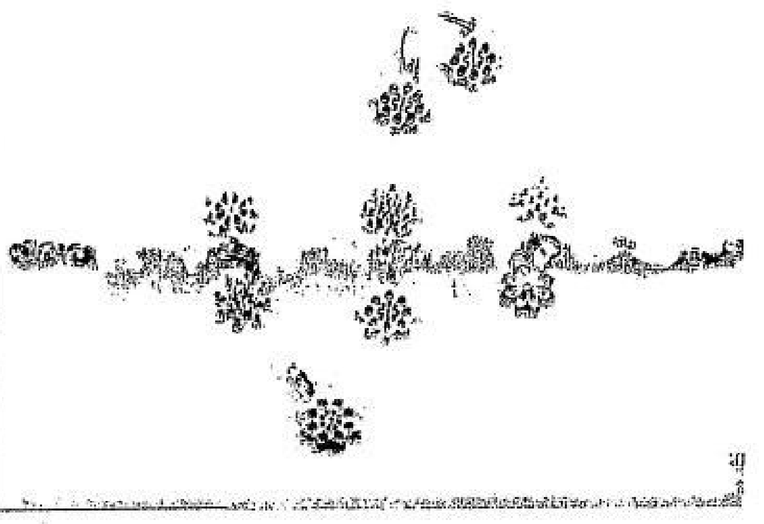
# *A sterling gift for the holidays*

CHRISTMAS ALWAYS HOLD FOND memories for everyone. Cooler weather allows us to don heavier clothing to protect us from the cold. Family get-togethers and gift giving become a priority. Carols on the radio as early as September - Christmas is possibly the biggest event in the country; the only thing lacking to complete our Christmas fantasy is snow, finally experiencing a White Christmas.

With this in mind, the designers of Michelis, makers of the finest sterling silver jewelry in Manila, created the Snowflakes collection. Though we may not experience a White Christmas, this collection can make our White Christmas fantasy a reality. Sterling silver snowflakes are accented with Mother of Pearl nuggets and blue topaz. And just like real snowflakes, no two snowflakes within the collection are exactly alike.

Now you can have your white Christmas with Michelis. Exquisitely designed, meticulously made and passes international quality standards Michelis Jewellery is the best buy this gift giving season.

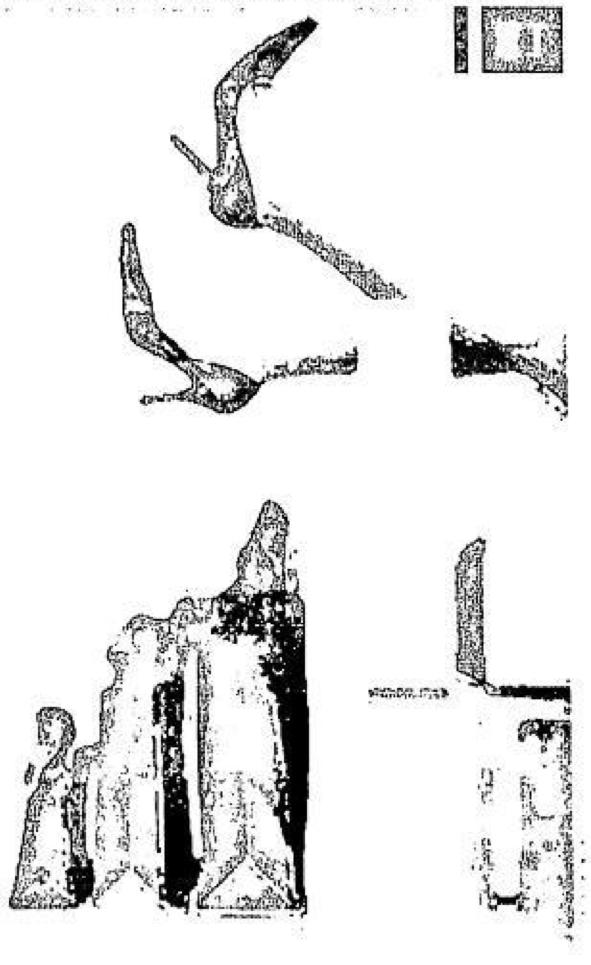
Get your loved ones a Michelis gift this Christmas! Visit the Michelis boutiques at Greenbelt 1, Ayala Center Makati; The Jewellery, Greenhills Shopping Center in San Juan; Shangri-La Hotel Makati; and the Mandarin Oriental Hotel in Makati. Michelis is also available at Rositi, Rufino Street, Lepaspi Village, and at Rustan's department stores in Alabang Town Center, Robinson's Ermita, and Shangri-La Plaza Mall in Mandaluyong.



the joy of giving
our Home
sm city dasmarinas sm city batangas sm city cagayan de oro v-mall greenhills sm city sta.rosa mall of asia sm clark
Denim Collection

# New market dynamics change the way people shop

Early Christmas Shopping '06



By Joel V. Nigos

FOR SOME TIME, THE OLD CONCEPT OF SUPPLY and demand has helped businesses realize their growth targets. In fact, this philosophy has existed for more than 200 years and communications and marketing companies have even relied on it in their efforts to build the businesses of their clients and to attract customers.

But we all know that much change had happened in the world since the idea was introduced two centuries ago.

The marketplace has become highly competitive. There are new markets now, new consumer segments and new media. The pendulum has swung away from the traditional to more creative approaches to business and the way people shop.

Eric Einhorn, McCann Worldgroup's chief strategy officer and regional director for Asia-Pacific, says that the marketplace now is molded for today's demand-driven economy in a world that has become abundant in supply.

"The business world has changed, the marketing world has changed and above all the consumer world has changed. CEOs worldwide even believe that the key to success is sustaining demand and keeping that demand up even at night. There's a need to engage people in order to maintain that demand. It's not just about 'this is nice about my product I hope you can buy,'" says Einhorn, author of McCann's Demand Creation philosophy.

Einhorn has led strategic initiatives on a variety of McCann-Erickson's clients such as MasterCard, Nestlé and General Motors. He's also responsible for Microsoft's corporate brand strategy and led the expansion of MasterCard's "Priceless" campaign globally. He is the architect of the Demand Chain, McCann's proprietary methodology for delivering top-line growth in the new marketing environment. He's also a member of McCann Worldgroup board of directors.

He cites as example that since there are too many businesses now competing, too many choices, communications specialists and marketers have to go after a consumer in order to close a sale.

## 'AIDA' philosophy

Einhorn emphasizes that there's nothing wrong with the old AIDA (attention-interest-desire-action) philosophy. Twenty years ago, he says, the world was dominated by packaged or consumer goods and that old philosophy sits right well with creating demand for these products.

"We put a stimulus, we put something in the mind of consumers, the consumers go to the supermarket, and if they want it they take it. It was sort of a very long term view of brand relationship. The problem with that is unlike before consumers now are people we cannot control and who are in-charge of their own worlds. They now control us. Just thinking that we put an image out there and we expect them to respond no longer works. Today's consumers got the mouse, they got the joystick, and they got the Internet. Customers can create their own sell in one hour in the Internet. You just have to put your product in the right category and that's it. We have to go after them. If we don't engage them, we're not going to win," Einhorn stresses.

These changes in market dynamics have also caused the proliferation of Internet shopping sites such as the widely popular www.ebay.com and www.amazon.com. These sites offer a variety of products from books to cell phones, from digital cameras to paintings to vibrating condoms which traditionally can be had from the neighborhood stores and shops. As a result, people no longer have to go to the nearby store to buy a specific product. And with wide options at their fingertips, they can even get a better deal out of the Internet transaction.

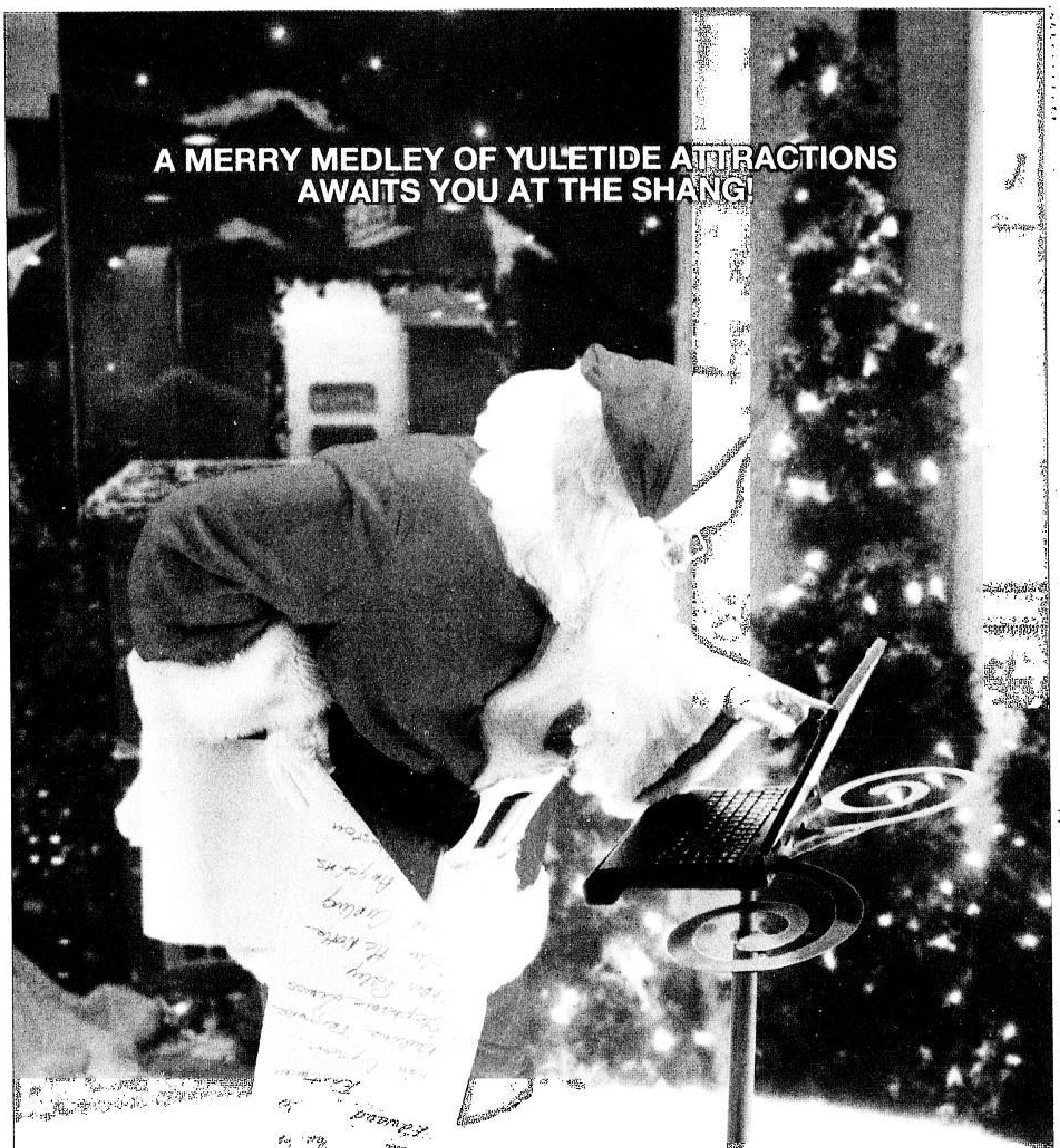
Einhorn adds: "There are lots of differences in the world today, much more fast-changing, much more now. So this whole sequence about the old model saying first you get attention, then you get consideration, then you get desire, and slowly convert people to take your brand is no longer that useful."

## Factors

Changes in consumer behavior, in consumer expectations, in people's (businessmen's) expectations of business, and the wider use of non-traditional media are the factors that brought about this new market dynamics that influenced the way people buy their goods.

The McCann 2006 Inter-Generation Study, which talked to 2,000 urban Filipinos from 12-60 years old, shows that about a fourth of teens and young adults are logged in to the Internet to chat, e-mail or surf. This means that absence of a computer in the home, in a Third World country like the Philippines where Internet connection is still not significant, does not mean non-Internet access. Internet cafes can be found in every street nook and cranny and have shaped the creation of the new market dynamic.

Thus, consumers are no longer expected to sit back, listen and absorb what communications specialists and marketers have to say about a certain product. And what used to be a one-way street in communications through mass media has become much more complicated


A MERRY MEDLEY OF YULETIDE ATTRACTIONS
AWAITS YOU AT THE SHANG!

**Experience Shang's heartwarming Christmas celebration with world-class performances and Yuletide treats for the young and the young-at-heart!**

**DECEMBER 1 (FRIDAY)**
*Holly Ho!*
Philippine Opera Company
Grand Atrium, 7:00 pm

*Liquefied Orange*, Streetscape, 10:00 pm

**DECEMBER 2 (SATURDAY)**
*Songs of the Season*
UP Singing Ambassadors
Grand Atrium, 6:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

*Classified*, Streetscape, 10:00 pm

**DECEMBER 3 (SUNDAY)**
*Christmas Prelude*
Banda Morriz of Morong Rizal
Grand Atrium, 5:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

*The Traditional Carols of Christmas*
Las Piñas Boys Choir
Caroling around the mall,
4:00 - 5:00 pm

**DECEMBER 8 (FRIDAY)**
*My Favorite Things*
Philippine Opera Company
Grand Atrium, 7:00 pm

*Perfect Jazz Rhythms*
Jazz A Little Different
The Ledge, 6:30 - 9:00 pm

*New Level*, Streetscape, 10:00 pm

**DECEMBER 9 (SATURDAY)**
*A Celebration of Trumpets for the Holidays*
A Marks & Spencer Presentation
Grand Atrium, 5:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

*Holly Ho!*
Philippine Opera Company
Caroling around the mall,
4:00 - 5:00 pm

*Limited Edition*, Streetscape,
10:00 pm

**DECEMBER 10 (SUNDAY)**
*A Suzuki Christmas Carol*
Suzuki Music Kids
Grand Atrium, 5:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

**DECEMBER 15 (FRIDAY)**
*Child Emmanuel, A Christmas Concert*
Jesuit Communications Foundation, Inc.
Grand Atrium, 7:00 pm

*Perfect Jazz Rhythms*
H3O
The Ledge, 6:30 - 9:00 pm

*Acoustic Jive*, Streetscape, 10:00 pm

**DECEMBER 16 (SATURDAY)**
*Christmas with a Tenor*
Jonathan Badon and the Philippine Opera Company
Grand Atrium, 7:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

*Amadeus*, Streetscape, 10:00 pm

**DECEMBER 17 (SUNDAY)**
*Ballet Favorites*
Effie Nañas Dancentre
Grand Atrium, 5:30 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

*Holly Ho!*
Philippine Opera Company
Caroling around the mall, 4:00 - 5:00 pm

**DECEMBER 18 (MONDAY)**
*The Magic of Christmas*
Mandaluyong Children's Choir
Grand Atrium, 7:00 pm

**DECEMBER 19 (TUESDAY)**
*Yuletide Harmonies*
UP Madrigal Singers
Grand Atrium, 7:00 pm

**DECEMBER 20 (WEDNESDAY)**
*Little Carolers*
Las Piñas Boy's Choir
Grand Atrium, 7:00 pm

**DECEMBER 21 (THURSDAY)**
*Christmas with a Jazz Great*
Mon David
Grand Atrium, 7:00 pm

**DECEMBER 22 (FRIDAY)**
*A Christmas Celebration*
Philippine Opera Company
Grand Atrium, 7:00 pm

*Perfect Jazz Rhythms*
Jazz Momentum
The Ledge, 6:30 - 9:00 pm

*Silk*, Streetscape, 10:00 pm

**DECEMBER 23 (SATURDAY)**
*The San Miguel Christmas Music Festival*
San Miguel Philharmonic Orchestra and San Miguel Master Chorale
Grand Atrium, 6:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30pm

*Flintstones*, Streetscape, 10:00 pm

**DECEMBER 24 (SUNDAY)**
*It's Christmas Tonight*
Instrumental Trio
Grand Atrium, 5:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

**DECEMBER 29 (FRIDAY)**
*Yuletide Minstrels*
Instrumental Duo
Grand Atrium, 7:00 pm

*Perfect Jazz Rhythms*
HQ Jazz Trio
The Ledge, 6:30 - 9:00 pm

*Toy Symphony*, Streetscape,
10:00 pm

**DECEMBER 30 (SATURDAY)**
*GAGE, a Christmas Story*
Bart Guingona and the Philippine Opera Company
Grand Atrium, 7:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30pm

*Passage*, Streetscape, 10:00 pm

**DECEMBER 31 (SUNDAY)**
*Auld Lang Syne*
HQ Jazz Quartet
Grand Atrium, 5:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

**JANUARY 6, 2007 (SATURDAY)**
*Cheers for the New Year!*
Chamber Ensemble
Grand Atrium, 7:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

**JANUARY 7, 2007 (SUNDAY)**
*A Night of Brass Music*
UST Brass Quintet
Grand Atrium, 7:00 pm

*Piano Christmas Melodies*
Indulgences, Level 3, 2:30 - 6:30 pm

*Santa Claus will go around the mall to give candies to children from 5:00 – 8:00 pm on these dates*

*With snow blizzard during performances on these dates*

*Events are subject to change without prior notice.

Shangri-La Plaza

# Win back everything you spent with Visa

VISA CARDHOLDERS NOW HAVE THE chance to win back their full-year purchases with Visa, up to P500,000 tax free, by participating in "The Great Rebate" promotion. The promotion is part of Visa's year-end offer that rewards cardholders for using their Visa cards throughout the year.

From Nov. 12, 2006 to Jan. 30, 2007, Visa cardholders who make a single-receipt purchase with Visa for P500 or more may register the transaction for a chance to enter the lucky draw.

Each of six lucky winners will be reimbursed with the total amount for all eligible purchases made on the winning Visa card from Jan. 1, 2006 to Dec. 31, 2006 or one day before draw date, whichever date comes first, up to P500,000 tax free.

"Visa believes that making payments should be as convenient, secure and rewarding as possible for consumers," said James Dixon, Visa International country manager for the Philippines. "The Great Rebate promotion is an innovative and fun way to reward Visa cardholders for their loyalty."

Participants will have six chances to win back their 2006 Visa purchases during the electronic draws to be held every two weeks beginning Nov. 21 until Feb. 2, 2007. Non-winning entries will be eligible for the succeeding draws.

The promotion is open to holders of Philippine-issued Visa Credit, Visa Debit and Visa Electron cards. Cardholders may register via the Internet (www.hbmlasia.com/visa) or by SMS. For SMS registration, cardholders need simply text VISA to 2361 for Globe or 325 for Smart subscribers for full instructions.

# World Bazaar Festival treats kids with exciting toys

AS PART OF THIS YEAR'S GRAND CHRISTmas spectacle, Worldbex' Services International (WSI), in cooperation with ABS-CBN Broadcasting Corp, will feature exciting toys and trifles for the kids as it highlights outstanding collections and meet-and-greet moments with classic characters like Barbie, the Care Bears and Garfield at the 6th World Bazaar Festival slated from Dec. 7 to 17 at the World Trade Center.

Part of the proceeds of the event will be donated to ABS-CBN Foundation's Bantay Kalikasan Project. Everyone will also get a chance to enjoy some feel-good music and an outstanding theatrical production presenting the "Aladdin Christmas Wish" as children get to live a fairy-tale experience.

An interactive and productive workshop titled "Creativity Workshops for Kids and Adults" will also be conducted by the Thought Factory, offering enhancement exercises for the inherent capabilities of kids and adults in the field of arts.

With the partnership of Worldbex and ABS-CBN Broadcasting Corp, the 6th World Bazaar promises to make possible not just an enjoyable moment for all shopping lovers but also a worthwhile learning experience for all.

For inquiries, call Worldbex Services International at 531-6350 or 534-3615, or e-mail info@worldbex.com, or log on to www.worldbex.com.

# 2nd International Bazaar at Festival Supermall

ONE OF ITS KIND IN THE SOUTH, THE 2ND International Bazaar in Festival Supermall happens from Dec. 2 to 10 at the Carousel Court of Festival Supermall. At least 10 embassies and international organizations will be showcasing their arts, food and crafts distinct to their country. Patrons of the bazaar get the chance to win one of 20 trips to Singapore during the "Uniquely Singapore Roadshow" courtesy of the Singapore Tourism Board on Dec. 2 and 3.

Two trips to Malaysia courtesy of the Malaysia Tourism Board, plus trips to Cebu Pacific's International destinations will be raffled off on Dec. 10. Culminating the week's excitement is a concert from one of the Philippines' original divas, Kuh Ledesma.

For more info, call 850-3514. Festival Supermall is located at the Filinvest Corporate City, Alabang, Muntinlupa.

# Nightly shows at 'Tiangge Along Da Riverbanks'

"TIANGGE ALONG DA RIVERBANKS" IN Marikina has set exciting events to add more fun to all its shoppers.

On Dec. 2 and 21, watch out for up-and-coming singers and dance groups as they dance and sing the latest Christmas carols in a variety show dubbed "Rhythms of Christmas".

Listen to five fantastic voices as one of the country's premier vocal harmonies-The Company, reigns at the center stage on Dec. 2, 4 p.m. at the Riverbanks Entertainment Venue to promote its "The Christmas Album" under Viva Records. Feel the spirit of Christmas with a variety of Holiday classics and standards that will surely highlight the group's versatility. Shoppers can look forward to a meet-and-greet session with the group after the show.

For dog lovers, dress up your canine friends in the most creative Holiday attire on Dec. 3, 1 p.m. at the Riverbanks Activity Center. The dog with the most creative costume wins cash prizes, gift certificates and packages from Pedigree. Registration forms are available at the Riverbanks customer service counter.

Get ready to hear RDC Pop Idols Majella Protacio, Daryl Tiburcio, Princess Pascual, Ysraela Guarino and Chino Paulo Enriquez together with other RDC Pop Idol final 12 on Dec. 5 and 19 in a two-night musical event that will showcase their versatility and singing prowess.

Watch out for a unicyclist as he performs live with his latest exhibitions Dec. 7.

It's grand finals night of "Hataw Sayaw" on Dec. 9. Watch out for special guests and the different dance groups as they outshine each other with their grooves and moves to be this year's "Hataw Sayaw" grand champion. Exciting prizes await the winners.

On Dec. 12, catch the Marikina Dance Guild in a night of dance, fun and entertainment.

Watch young and aspiring singers from the Voice Academy of the Philippines as they belt out and perform live on stage in the "Music in Action Christmas Special" on Dec. 16, 5 p.m. at the RDC Foodcourt.

Get into the groove as Innovation Dance Company rule the dance floor on Dec. 14 followed by the Breakzone Dancers on Dec. 26.

Have fun with one of the wackiest clown magicians in town on Dec. 23. Treat your children to an evening of laughter and magic.

On Dec. 28, listen to an acoustic group as it strums the latest pop and alternative tunes.

To cap the event, there will be a grand fireworks display at the Amphitheater featuring "Mr Pure Energy" Gary Valenciano on Dec. 30, 6 p.m.

All events start at 9 p.m. at the Riverbanks Plaza Stage, unless otherwise specified. At "Tiangge Along Da Riverbanks", shoppers can look forward to exciting carnival rides, great finds, and value shopping for the whole family. For event and leasing inquiries, call 948-9796, 948-9792 or 948-9758.

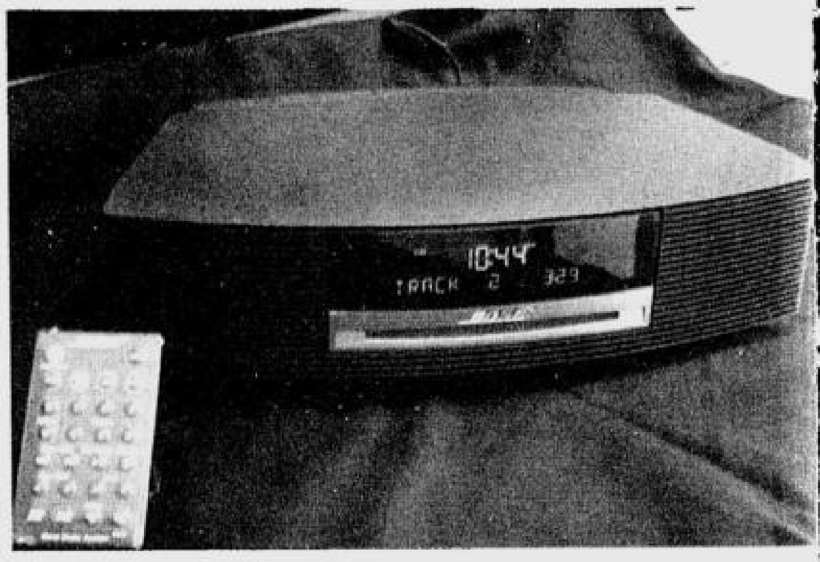
# Bose Wave radio: Unlike any you've heard

IT IS CLEARLY UNLIKE ANY CONVENTIONAL radio/CD system you've ever heard, with a sound quality you simply must experience to appreciate. As if by magic, the audio quality you expect only from large systems comes pouring out of this surprisingly small audio system.

Popular Science magazine calls the Bose Wave radio/CD system a "sonic marvel". The impressive clarity, lifelike tones, deep richness, classic styling and compact size allow the Wave music system to fit almost anywhere: the kitchen, bedroom, living room or at the office. It is a standard feature in high-end hotels and resorts due to its versatility: an AM/FM radio and a 5-CD changer that offers inputs to accommodate additional audio sources such as your TV or MP3 player. A credit card size remote control allows you to control the system from any point of the room.

The inspiration behind this technological breakthrough is as old as the wind instruments of Haydn's orchestra. Like a flute strengthening the breath of air to fill an entire concert hall, Bose's patented acoustic waveguide speakers produces full, clear stereo sound from a small space by guiding air though a labyrinth air chamber. This revolutionary technology won Bose engineers the prestigious "Inventor of the Year" award, one of many innovations that made Bose the most respected name in audio technology.

To experience the ultimate in audio innovation, visit Bose showrooms at the Rockwell Mall, Glorietta 3, SM Megamall, SM Edsa, Alabang Town Center and at the SM Mall of Asia, or call 634-8484/898-2048/816-7590 or log on to www.eleksis.com.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# HCG presents Freestyle at Robinsons Place-Manila

HCG, THE LEADING brand of bathroom fixtures, will be having its 4th mall tour in Robinsons Place-Manila on Dec. 1, 2 p.m. at the Activity Center featuring the Freestyle and SanDiLea band.

In line with its Baden anniversary promo, HCG had started this series of mall shows Nov. 4 in Robinsons Starmills-Pampanga, where featured artist was Karylle with Sipol Band. It was followed by a Freestyle and SanDiLea back-to-back concert in Robinsons Galleria Nov. 15. Another mall show was held Nov. 25 at Alabang Town Center with Bossanova princess Sitti. This free admission concert is one way of sharing with everybody HCG's 75 glorious years.

# Look beautiful this Christmas - the harmless way

CHRISTMAS IS FAST approaching. Christmas shopping, strings of parties and other strenuous activities, which goes with this season of merriment might take its toll on one's physical appearance specially the skin. As a great gift to yourself this season, why not give your skin proper care and pampering and look your best this Christmas? To make it extra-special, achieve that beautiful skin through the effective and safest way.

Most of us are conscious of the ingredients of food we take. We are not easily encouraged by the promises of a certain product unless we are able to check its nutritional content. We try to see if the product will be helpful for our health and will not cause us any danger in the same manner that we take, we must also be wary of the beauty products we buy.

While getting the results from a beauty product is highly important, to know how effectively it works is another thing.

Many of the beauty products that promise fairer and glowing skin have caused health hazards to lot of people. Like for example, there are recorded incidents of mercury-poisoning among Asians, and even Europeans. Studies found out that the main cause of this mercury-poisoning are beauty products especially skin-whitening products with high mercury content.

Considering this predicament, it is imperative for everyone to be wary of getting the right beauty products that are hazard-free. There's a beauty product that promises effectiveness and safety. Crystal Beauty Duo is proud that it is able to satisfy the demand for great glowing skin without placing its users in a great health hazard.

Crystal Facial Mask and Moisturizer are composed of both chemical and natural substances that are absolutely safe for application on your skin.

Like for example, Crystal's Allantonin content helps protect your skin from unwanted allergies from other beauty products like soaps and make-ups. It stimulates new and healthy tissue growth.

Similar to Allantonin, its Bisabol content provides anti-irritant and anti-inflammatory properties in Crystal. Hence, Crystal Active Mask could be used even on highly sensitive skins.

Aside from that, the Salicylic Acid content helps prevent pores from clogging up thus also prevents acne from occurring.

On the other hand, its natural ingredients are also helpful in protecting the skin. The tea tree oil content works as an antiseptic and anti-fungal element. Meanwhile, the combination of Lavender oil and Chamomile Extract, aside from the aromatherapy benefits, may also be helpful in curing skin problem like eczema.

Crystal Beauty Duo's ingredients are combination of good and effective chemicals as well as helpful natural substances that will enable you to have beautiful skin without the hassle of thinking for adverse effects.

So why do you have to risk if you can be beautiful the harmless way?

Crystal Beauty Duo is available at leading department stores and supermarkets. You may also call Supersavers Marketing, 251-0169 or check out the following outlets: Cluster 2, Tutuban Mall, Metro Market, Fort Bonifacio; Metro Gaisano, Cebu City; Gaisano Mall, Davao; Gaisano Mall GenSan; Health & Beauty Bloomingdales, Mindpro Citimall Zamboanga; South Sea Mall, Cotabato City and selected leading supermarkets, department stores and health and beauty stores.

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# Mekeni gets ISO for food safety management

MEKENI FOOD CORP RECEIVED THE ISO 22000:2005 Certificate from the German-based TUV SUD Philippines Management GmbH, having established and fulfilled the Food Safety Management System for Hotdog Processing Requirements. MFC is the first company to earn this reputable citation in the Philippines.

Prior to this, the Department of Agriculture-National Meat Inspection Service has given the company Hazard Analysis Critical Control Point (HACCP), a system that identifies, evaluates and controls biological, chemical and physical hazards that are significant to food safety. Getting HACCP accreditation authorizes Mekeni to sell its products both in the local and overseas market, a privilege given only to a of handful meat inspection processors in the country today.

Pruds Garcia, MFC president said "the ISO stamp of approval is attuned with the MFC mission and vision. The company did it in four months and we are the first meat processor in the country to be ISO 22000:2005 certified."

He added, "Our commitment to our millions of customers is to always adhere our standards for continuous improvement in all areas of operations and total customer satisfaction." MFC's rule of thumb is to implement stringent meat handling and processing standards. The Department of Health and the Bureau of Food and Drugs evaluated the Mekeni "Picnic Hotdog" as Vitamin A-fortified.

"To stay relevant and in keeping with the vitamin fortification call of the DOH, we have made all our products Vitamin A-enriched," said Garcia.

He added, "Our array of products which includes hotdog, tocino, longanisa, ham, bologna, churned out by our state-of-the art equipment and machineries are of best quality and preservative-free and affordable. The only preservatives we use are salt and sugar."

Food safety and observance of good manufacturing practices are strictly enforced in every stage of meat processing.

Each batch of meat products are checked by quality assurance personnel to comply with finished product standards. All finished products pass through metal detection strict line monitoring, chemical and microbial checking before they leave the factory.

In October, the Department of Agriculture-National Meat Inspection Service (DA-NMIS) Department of Health, Department of Environment and Natural Resources and the Department of the Interior and Local Government, unanimously named Mekeni as recipient of the "2006 Best AAA Meat Establishment Award." It's the third straight year that Mekeni received that coveted award.

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## Looking for the perfect gift?

STUMPED WITH WHAT TO GIVE YOUR loved ones this Christmas? Can't decide on which gift to buy because you don't want to end up buying a gift your significant other would find useless?

All of us have experienced going through this panic mode at one time or another. To solve this problem, Mozcom PayEasy has come up with the perfect solution-the PayEasy Gift Certificate. When you give a PayEasy GC to someone, it is as good as cash for shopping. Your loved one simply needs to open a PayEasy account, if he or she does not have one yet, go to the funding option and enter the GC number. The wallet will be loaded instantly with the value of the GC.

To purchase a GC, just go to PayEasy and login. If you do not have an account yet, just create one in a matter of minutes. From the "MyAccount" page, click on the "buy payeasy gift certificate" at the bottom of the screen. Choose the amount you want, and submit. The amount indicated will be transferred from your own wallet to the GC. If you want to give more than what is currently available in your wallet, you can always go to the "Funding" page to top up your own balance using any of the major credit cards, BancNet/Megalink ATM cards, PayPal, Globe G-Cash, Smart Money, or UCPB my1Time. You will receive an e-mail containing the unique GC number which you can then forward to your loved one.

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# Starmaker continues pyromusical shows in malls

STARMAKER, THE COUNTRY'S LEADING PYROTECHNICS company that mounts the brightest and biggest pyromusical shows in the country, holds pyromusical shows in selected malls and shopping centers. Starmaker's eye-catching pyromusical shows have become so in-demand that occasions are not complete without a Starmaker pyromusical show.

Starmaker scheduled shows are: SM Supercenter Molino (Dec. 2 and 30), SM City Lipa (Dec 2, 16 and 30), SM City Batangas (Dec 2 and 9), SM City Dasmarinas (Dec 3, 10, 17, 25 and 30), SM City Clark (Dec 9 and 16), SM City Pampanga (Dec 9 and 23), SM City Sta. Rosa (Dec 9), SM City Marilao (Dec 9 and 23) and SM City Molino (Dec 9). The company also has regular shows at the Alabang Town Center during Sundays and at Robinsons Malls.

For those who would like to experience the magnificent fireworks display just outside your homes, Starmaker will soon open its stores in SM malls and selected Robinsons Malls from Dec. 1 to 31. Various Starmaker products will be sold, like fountains, sparklers, light sabers, and whistle cakes.

Each Starmaker fountain has a minimum of three effects and lasts for approximately one minute. The fountains are very safe and children of all ages will surely enjoy these. Starmaker also sells big projectiles like the ninja and the samurai storm. Also on-sale are the light saber which is an 18-inch sparkler, confetti cannons famous during special events, the "orion", which is the company's 25-shot whistle cake, other fountains like the Vulcan, flower power, pixie dream and small multi-shot cakes like Starfire, Warlord and Raiden.

Likewise, every set of the 16-shot 30 mm has three or four effects. Revelers will surely enjoy lighting these fireworks because they do not have to buy all of the items to enjoy a certain effect. There will always be more than one effect in their favorite cake.

Salvador "Doy" Tan, managing director of Starmaker Inc, says, "We have a responsibility in this business. I don't sell big fireworks to people who don't know how to use it. I make the prices a little bit expensive so people won't have easy access to the fireworks we sell. It is dangerous especially when you don't have enough knowledge on how to use it."

Starmaker was established for the manufacture of display shells. The company is backed up by Japanese technology. Known for its international fireworks standards, the fireworks it produces are the safest among the existing products in the market.

Be spellbound! Catch the amazing pyromusical shows and avail yourself of the fireworks on sale at SM and selected Robinsons malls.

# Glow from the toe this Christmas

METALLICS SHINE AND SHIMMER THIS Christmas season as Naturalizer and Lifestride unveil their Fall-Winter Collection. Feel good this Christmas. Look your best and stand out in Christmas parties and reunions. Emphasize the perfect look by choosing the perfect footwear.

Through the years, Naturalizer shoes have become synonymous to comfort and quality. It continues to present its best foot forward with this collection that pays homage to the diverse lifestyles and individuality of women around the world. The stylish design is sure to keep you on a fashionable streak for many years and holidays to come.

Prissy travels easily on a very wearable 2 ¼" heel. This pretty and versatile classic comes in black and metallics.

The sexy sling called Elissa can very well be today's perfect city sandal with its buckle hardware, adjustable strap and 2 ¾" heel.

Dainty toes peep comfortably through Enrica's slotted straps. The shoe also features an adjustable slingback strap and wears easily on 2 ¼" heels.

Note the earthy appeal of Karis' peep toe silhouette in subtle knotted leather, over 2" heels.

Destin is a low-heeled pump that's headed for classic status. The delicate collar stitching presents a seamless design on a versatile 2" stacked heel.

Likewise merging total comfort with trendy styles, the Lifestride brand takes a walk with these more reasonably priced pairs.

First up is Chapter, which presents smooth faux leather upper in an ankle strap dress sandal style. It walks confidently on squared 2 ¼" heels, with a flexible dress traction outsole.

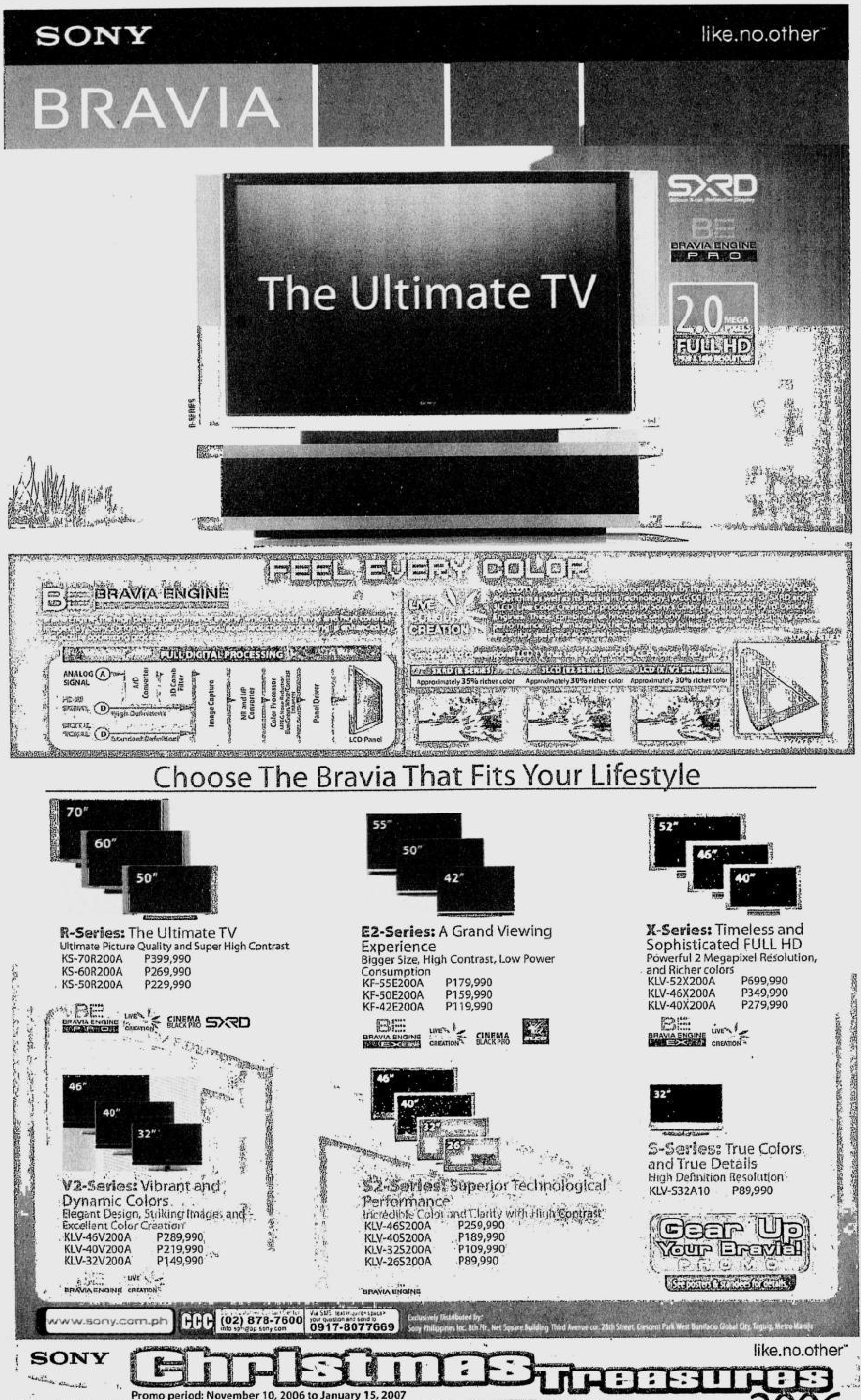
Custom has smooth faux leather or faux suede upper in a unique dress t-strap style. It stands confidently on 3 inches tapered dress high heel.

Somerset combines the stylish look and comfort of a dress shoe and a boot. This 2" squared mid-high heel mimics a boot under slacks or pants.

Choice walks tall on faux-stacked 3" tapered dress high heel, featuring smooth faux leather upper in a dress slip-on pump style.

Versatile and gorgeous dress mules Spiral shows off a croco embossed center panel and apron style toe stitching detail. This versatile pair has stacked style 2" stabilized high heels.

Exclusively distributed by Retail Specialist, Inc., check out these comfortably stylish collections from Naturalizer and Lifestride at the RSI Collection at G/FPower Plant Mall, Rockwell Center (898-1729 & 898-1783); EP Lacarcel at G/F Glorietta 3, Ayala Center (894-3830); 2/F Shangri-la Plaza Mall (635-7364), UGF Bldg. B, SM Megamall (635-3236); G/F Commerce Mall, Alabang Town Center (842-4935); 2/F Pedro Gil Wing, Robinsons Place Manila (526-0562); 2/F Gateway Mall, Araneta Center Cubao (911-6944); 2/F Main Mall, SM Mall of Asia (556-0375); SM Cagayan De Oro (888)859-1286; G/F SM City Davao (082)297-0770; G/F SM City Cebu (032)232-1496 and G F Ayala Center Cebu (032)231-7361



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# ENTERTAINMENT

Editor Emmie G. Velarde
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DON Cheadle and Felicity Huffman announce the nominees on Tuesday.

# Another first for RP cinema

## ...and a rock band member plays Joseph in 'The Nativity'

**ONLY IN HOLLYWOOD**
*Ruben V. Nepales*

LOS ANGELES—"ANG PAGdadalaga ni Maximo Oliveros (The Blossoming of Maximo Oliveros)" scored another feat for Philippine cinema by becoming the first Filipino film to be nominated at the 2007 Independent Spirit Awards.

(See related story at right.)

In ceremonies hosted by **Felicity Huffman** and **Don Cheadle** Tuesday morning at the Sofitel Hotel, "Maximo" was announced as one of the five nominees in the foreign film category, which is awarded to the director.

**Auraeus Solito**, the director of "Maximo," is up against the following films and their respective directors: "12:08 East of Bucharest" (Romania), Corneliu Porumboiu; "Chronicle of an Escape" (Argentina), **Israel Adrian Caetano**; "Days of Glory" (France/Morocco/Algeria/Belgium), **Rachid Bouchareb**; and "The Lives of Others" (Germany), **Florian Henckel von Donnersmarck**.

The Independent Spirit Awards, the indie films' version of the Oscars, honor movies produced on small budgets of less than $20 million.

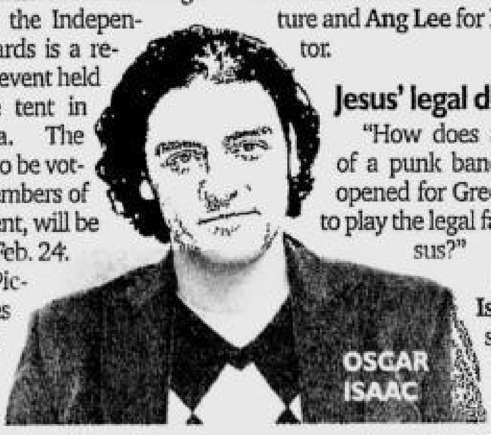
At the 2006 Independent Spirit Awards held early this year, we had the thrill of personally witnessing two Filipino-Americans, **Ian Gamazon** and **Neill Dela Llana**, win the IFC/Acura Someone to Watch Award for their film "Cavite." The two filmmakers, who are set to direct an indie American film, received a $25,000 grant for their work in "Cavite." The film, shot for 10 days in the Philippine province, tells the story of Adam (Ian), who goes home for his father's funeral. A phone call at the airport upon his arrival, telling Adam that his family has been kidnapped, forces him to obey the anonymous caller's orders.

One of the nominees for the 2007 IFC/Acura Someone to Watch Award is **Richard Wong**, director of "Colma: The Musical" which features all-original music written by a Fil-Am, **H.P. Mendoza**. H.P. also stars in the film as Rodel.

Presented by Film Independent, the awards have become an annual tradition on the eve of the Oscars. In keeping with its aim of honoring films and filmmakers who champion artistic independence and challenge the status quo, the Independent Spirit Awards is a relaxed, informal event held at a beachside tent in Santa Monica. The 2007 winners, to be voted by 6,000 members of Film Independent, will be announced on Feb. 24.

The Best Picture nominees are "Little Miss Sunshine," "Half Nelson," "American Gun," "The Dead Girl" and "Pan's Labyrinth." **Daniel Craig**, the new James Bond, earned a nomination in the Best Supporting Actor category for his role as convicted murderer **Perry Smith** in yet another **Truman Capote** biopic, "Infamous." The rumored relationship between Smith and Capote (played by **Toby Jones**) is made much more explicit in "Infamous" unlike in "Capote" where **Philip Seymour Hoffman** won the Oscar Best Actor award.

The 2006 top honors went to "Brokeback Mountain" for Best Picture and **Ang Lee** for Best Director.



OSCAR ISAAC

### Jesus' legal dad

"How does a member of a punk band that has opened for Green Day get to play the legal father of Jesus?"

**Oscar Isaac**, all soulful eyes, smiled in response to our question and said, "It helped that I had a very full life to be able to try and make this saint, this icon a person of flesh and blood."

The man who portrays Joseph in the perfectly timed movie for the holiday season, "The Nativity Story," added: "I am actually going to play with the band in about an hour." Did we say his band's name is Blinking Underdogs? The group has played at LA's legendary rock club, Viper Room.

But first, Oscar, the actor, had to finish this gig, his first press con ever. We spoke to him before he flew to Italy where "The Nativity Story," which chronicles Mary (**Keisha Castle-Hughes**, the youngest Oscar best actress nominee ever) and Joseph's dramatic journey to Bethlehem for Jesus' birth, made history. Last Sunday, "Nativity" became the first film feature to premiere at the Vatican. During the interview, when the estimated 7,000 guests to the fund-raising event was brought up, the Juilliard graduate gushed, "It blows my mind. I'm taking my dad with me."

Reuters, in its wire story of the event, reported that the audience size was bigger than predicted. It pegged the guest count at 8,000.

ANOTHER/ J4

# 'Maxi' in indie Oscars

**By Bayani San Diego Jr.**

IT WAS A GREAT WAKE-UP call, recalls Raymond Lee, ufo Pictures producer.

He first learned of the news, that "Ang Pagdadalaga ni Maximo Oliveros" was nominated for Best Foreign Film at the 22nd Independent Spirit Awards, via a congratulatory text message from his New York-based friend Carmen Vicencio.

Vicencio sent the SMS at 1:20 a.m. Manila time; Lee read it upon waking up at 7 a.m.

Then came the confirmation from Vincent Nebrida, US-based vice president for Acquisitions and Distribution of Unico Entertainment, the international distributor of the digital movie directed by Auraeus Solito and produced by ufo Pictures.

Last year, "Cavite," also distributed by Unico, won the Spirit Awards' IFC/Acura Someone to Watch Award for Fil-Am directors Ian Gamazon and Neill Dela

MAXI/ J2

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### Edu is Copyright Enforcer of 2006

The Motion Picture Association-International (MPA) of Singapore has picked Edu Manzano, chair and CEO of the Optical Media Board, as this year's "Asia-Pacific Copyright Enforcer." He will receive the award during the 2006 CineAsia convention in Beijing this month.

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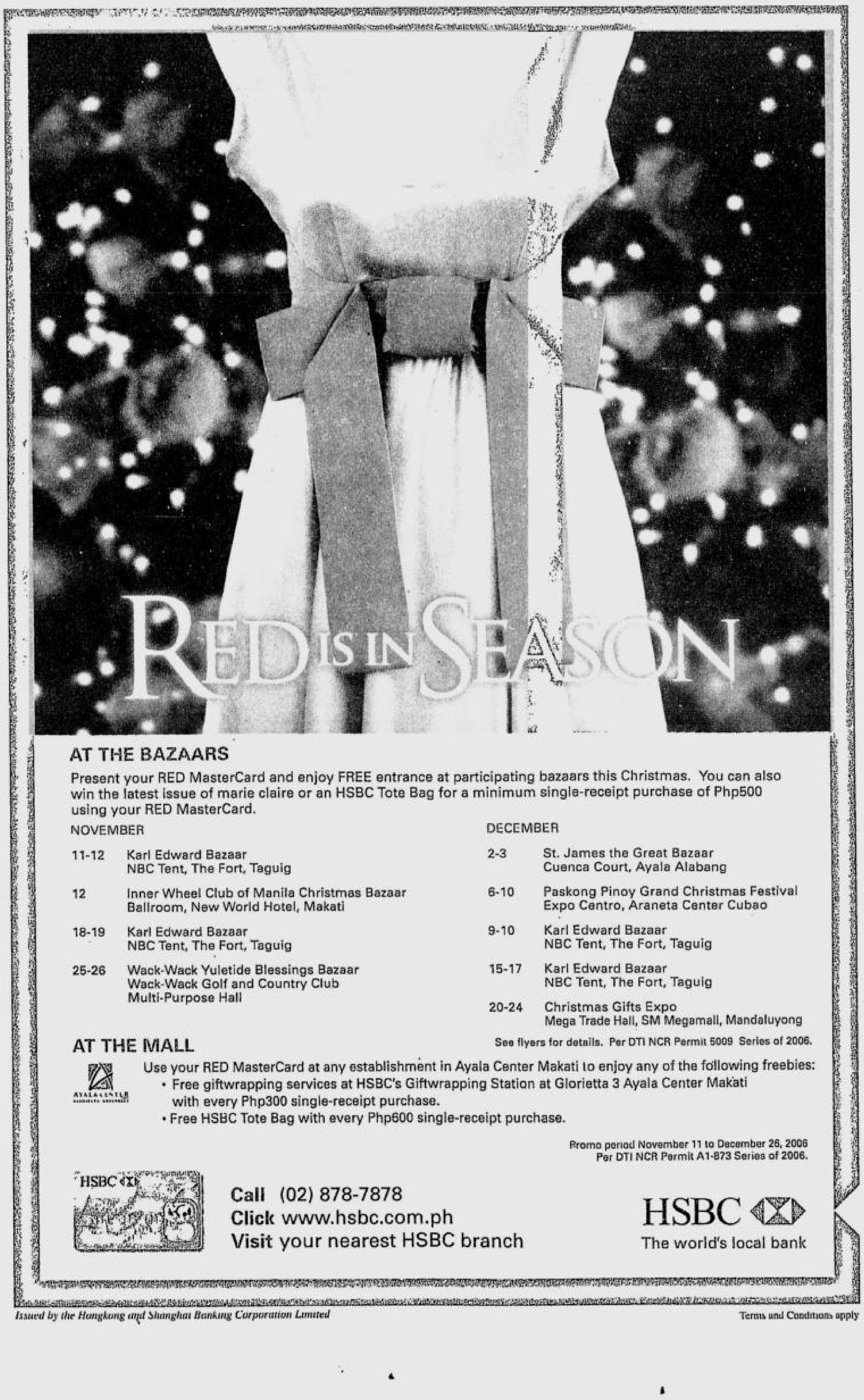

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# 'Maxi' in indie Oscars

From page J1

Llana.

"Vincent heard the good news on TV," Lee recounts. "He told me that being nominated in the Spirit Awards would be a big help in our campaign for the Oscars."

"Maxi" is the Philippine entry to the 79th Academy Awards, set Feb. 25, 2007 in Los Angeles, a day after the Spirit Awards. Whether it will be in competition for an Oscar will be announced in January.

According to Tito Velasco, Unico chief operating officer, the Spirit nod is "a milestone because it's from an organization (Film Independent) that seeks to encourage excellence in independent filmmaking. It's the Oscars of the indie film community. It's the same group behind the Los Angeles Film Festival."

> 'Unusual and potent portrait of the Filipino undersoul'

"Maxi" was entered in the Spirit race by Nebrida. "I also wrote a letter to the organizers," says Lee.

"We sent a screener and went through the usual application and screening process," says Velasco.

Lee and Velasco acknowledge that the Spirit nomination bolsters the country's chances of being noticed by "the mainstream media, Golden Globe and Academy voters."

"When our film 'Crying Ladies' was the country's Oscar bet two years ago, we learned that it was important to receive rave reviews, nominations and awards so that an entry would be noticed by Academy members," Velasco explains.

"Maxi" has been receiving good notices from US film critics, Velasco notes. In the Rotten Tomatoes Web site, a critics' forum, it has cinched a 92 percent rating.

John Anderson of Newsday calls it "an unusual and potent portrait of the Filipino undersoul."

Kevin Thomas of Los Angeles Times says it's "shimmering with folkloric charm without softening its view of the harshness and injustice of a life of poverty."

Dennis Lim of "Village Voice" notes: "[After] 'Cavite' … now comes a somewhat more buoyant portrait of Filipino slum life, further evidence of a mini renaissance in the country's long dormant cinema."

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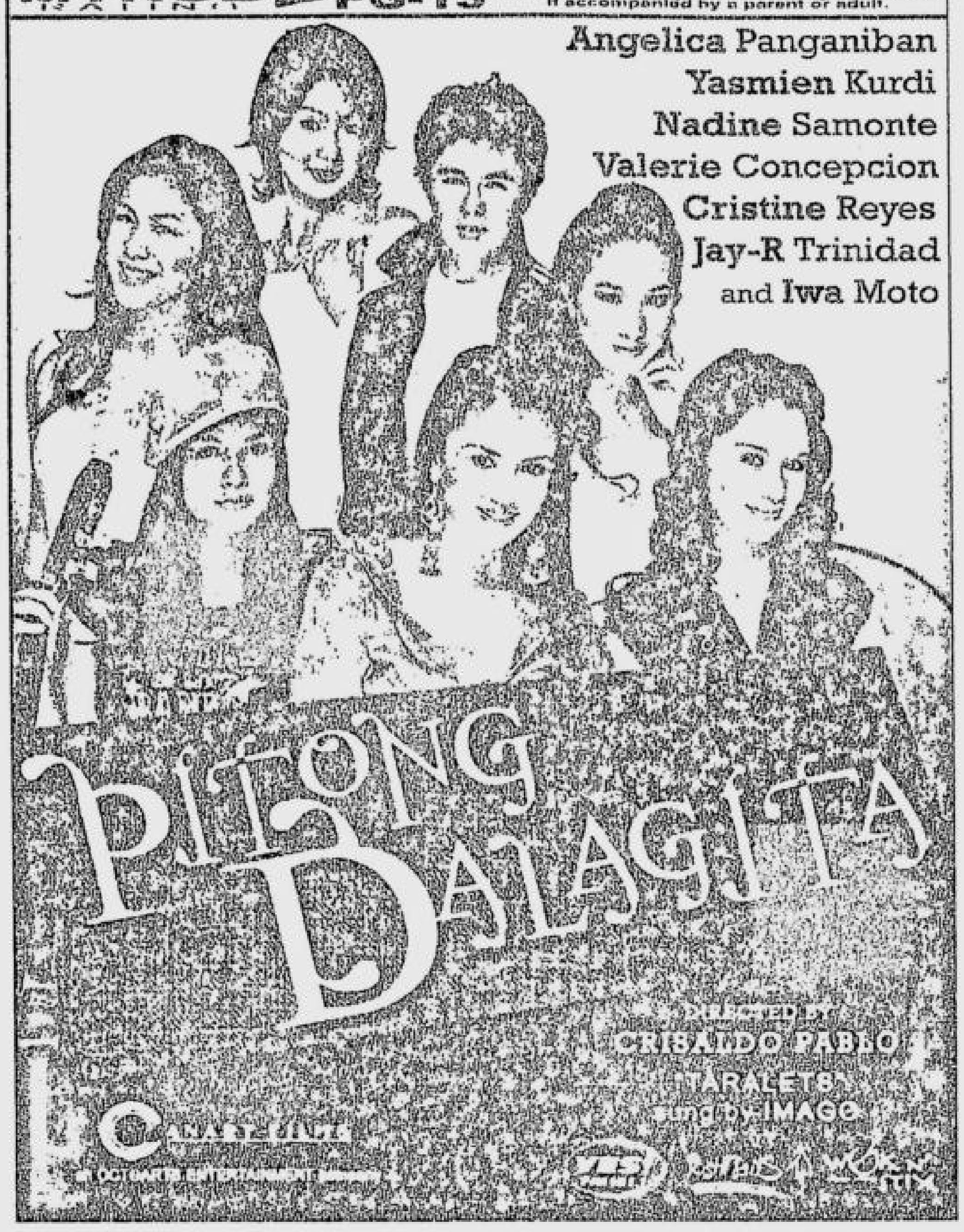

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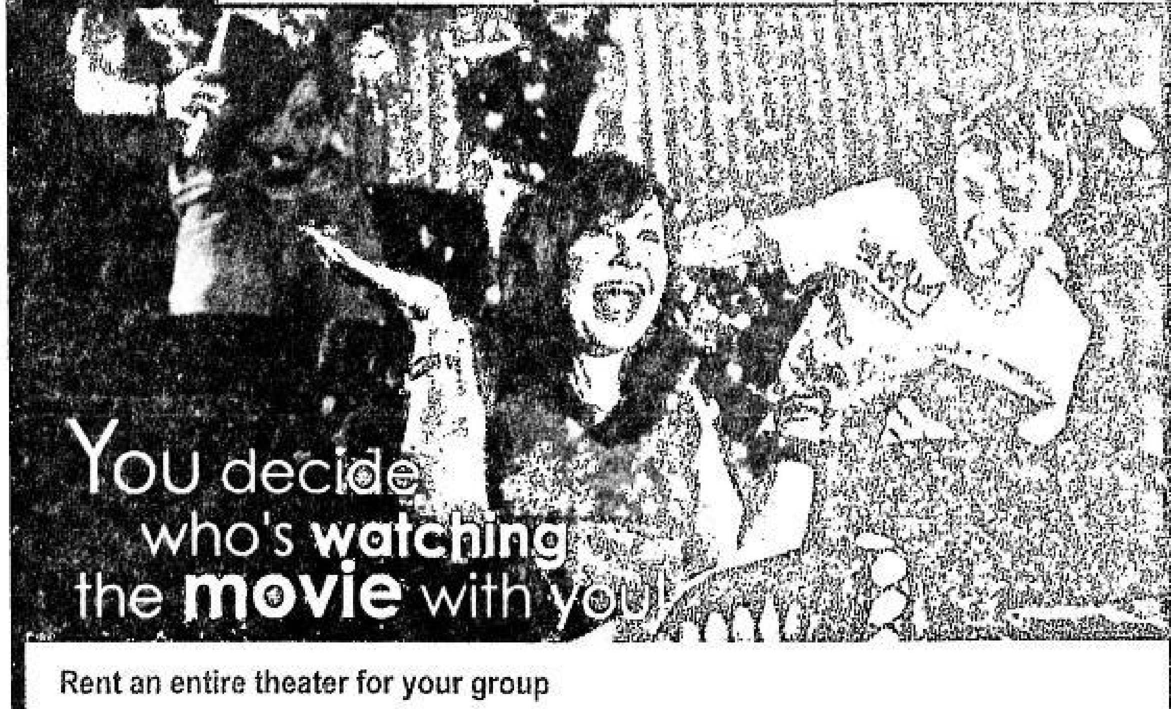
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# Another first for RP cinema

From page J1

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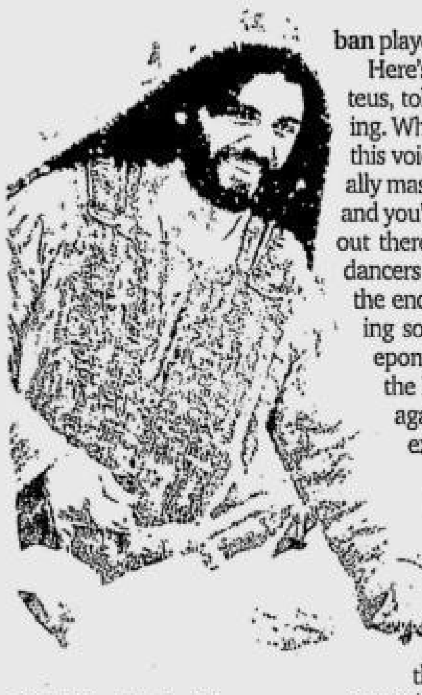
The news story also mentioned that the audience applauded five times during the screening and as the end credits rolled. Reuters quoted Cardinal **Tarcisio Bertone**, the Vatican's Secretary of State, as saying of the movie: "It is well done. It re-proposes this event which changed history with realism but also with a sense of great respect of the mystery of the nativity. It is a good cinematic event. The judgment is positive."

Something struck us when we saw Reuters' photo of Oscar with **Shohreh Aghdashloo**, also an Academy-nominated actress (who plays Elizabeth, the mother of John the Baptist) and director **Catherine Hardwicke**. The actor-musician was wearing the same clothes he had on in our interview with him (see photos). Oscar must have taken the film story's themes of humility and modesty to heart.

Let's get the actor's "Filipino connection" out of the way. Last year, fresh out of Juilliard, Oscar got a big break by landing a starring role opposite **Rosario Dawson** in the Public Theater's production of "The Two Gentlemen of Verona" at New York's Central Park. Fil-Am actor **Paolo Montalban** played Eglamour.



**OSCAR calls the film "an epic adventure with an intimate love story between two people trying to become a family."**

Here's what Oscar, who portrayed Proteus, told us about Paolo: "He was amazing. What a guy. He's like a big prince with this voice. He was so sweet. And he actually massages as well. You'd be walking by and you'd see him with his (massage) table out there. He was massaging a lot of the dancers because his role was only toward the end. He comes in with a scene-stealing song. I begged him for his CD (the eponymous-titled album he recorded in the Philippines) and I got it. I saw him again recently in New York. I was so excited to see him."

Oscar's special visit to the Vatican last Sunday wasn't his first. "Since we shot in Italy, I did take a trip up to the Vatican," he said at the press con. "It was wonderful to look at the tapestries and the paintings of the Holy Family—to see how different artists interpret the subtleties of what Jesus stands for."

As expected, Keisha, who lives in New Zealand, did not grace the premiere. The official explanation was that the actress, who is pregnant at 16, was busy filming in Australia. Of the Australia-born actress' pregnancy, Oscar commented, "She made a decision to be a mom and I'm happy for her. I think she's going to be a great one."

The actor, who plays a UN translator in director Steven Soderbergh's upcoming biopic of Che Guevarra, added: "She's such a great actress and a deep soul. She is really funny. I would get into my character. I would be very intense and she would tell a joke. Everybody would crack up. She was on a donkey for nine hours a day but she was such a good sport. It was a pleasure working with her."

## Mixed heritage

Oscar, whose dark brooding looks come from a Cuban father and a Guatemalan mother (a mixture of Israeli, French and other European blood is also part of his heritage), enjoyed filming in Italy. He recounted: "In Matera, I'd walk down the street and people would go like, 'San Giuseppe, San Giuseppe, come here. Have some pasta.' They were very warm. But it was hot because we shot in summer. It was hotter in Italy than it was in Morocco (where they also filmed)."

Of being called Saint Joseph, the 27-year-old quipped, "My dad was like, 'I hope I don't see a picture of you with candles around it at church (laughter).' "

Speaking in a more serious vein, Oscar shared his thoughts on "The Nativity Story's" relevance in these times:

"During the holidays, my family would have the Christmas tree and all that. We would go to church but I never thought about Christmas in the terms that the film addresses. It's such a dramatic event for these people in particular. They dealt with life and death situations. It's such a powerful story of humility. It's about how it's not the powerful, the proud and the rich who are exulted. It's the humble and the people who do things with love who are exulted.

"That God decides to come to the most ostracized and oppressed of people in the poorest of places is a revolutionary idea, especially at that time.

## Love story

"It's not about religious bombast. It's about the intimacy of these two people (Mary and Joseph). He loves this woman. That's why he does what he does. You can say it comes from God but Joseph is also completely in love with her. It's an epic adventure film but with an intimate love story between two people trying to become a family.

"Dramatically, it's interesting. You have a guy who is forced to share the woman he loves with God. That's an interesting idea. How does this guy psychologically wrap his mind about those ideas? How does he work through all of these things? What kind of love he must have had for this girl to believe her and to want to stay by her side?

"It was very important for the audience to be able to see that someone who is courageous is not someone who is fearless. It's someone who's afraid and does it anyway. So for me, it was very important that he feels jealousy, anger, hurt, fear and doubt but he works through these. There are even moments after God has told him that he wonders, 'Did I hear right? Was it a dream? Am I doing the right thing?' "

That little was written about Joseph made it a bit easier for Oscar to play him. "I don't think a lot of people really know that much about Joseph so creatively, I had a lot of freedom," he explained.

## Big challenge

"In the paintings, Joseph is usually behind some sheep," he noted. He agreed with some Bible scholars' conjecture that Joseph "probably died around when Jesus was 12."

So how does a stage and movie actor who also sings, writes songs and plays the guitar for Blinking Underdogs prepare himself to play Jesus' legal papa? "We had our Bible boot camp where I worked just with 1st Century tools," he replied. "I made the staff that I use in the film. I'm very proud to say that I carved that from a tree branch. But I spent more time trying to find the elements that are more like me."

In portraying Joseph, the big challenge for him was to stay "very still." "I tend to be a little energetic but he (Joseph) has to be very still. That was difficult. I would want to leave a lot of times. In that scene where Mary says she's pregnant, I kept having the impulse to just walk out so I had to think, okay, why does he stay? Just look at her. You love her. You're in love with her and that's what really carried me—something very human."

Asked about his other career, Oscar answered, "I have been a musician for about 13 years. I play classical guitar and rock guitar and all sorts of things. It's like, I'm going to do the acting thing and if that falls through, I'll be a musician. So music's definitely a very big part of my life."

His favorite Christmas carol? He said, "I do like 'Silent Night.' "

*E-mail the columnist at rvnepales_5585@yahoo.com.*

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|---|---|
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| Somebody To Love | somebody |
| Carry That Weight | carry |

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# Jolens' home on the road

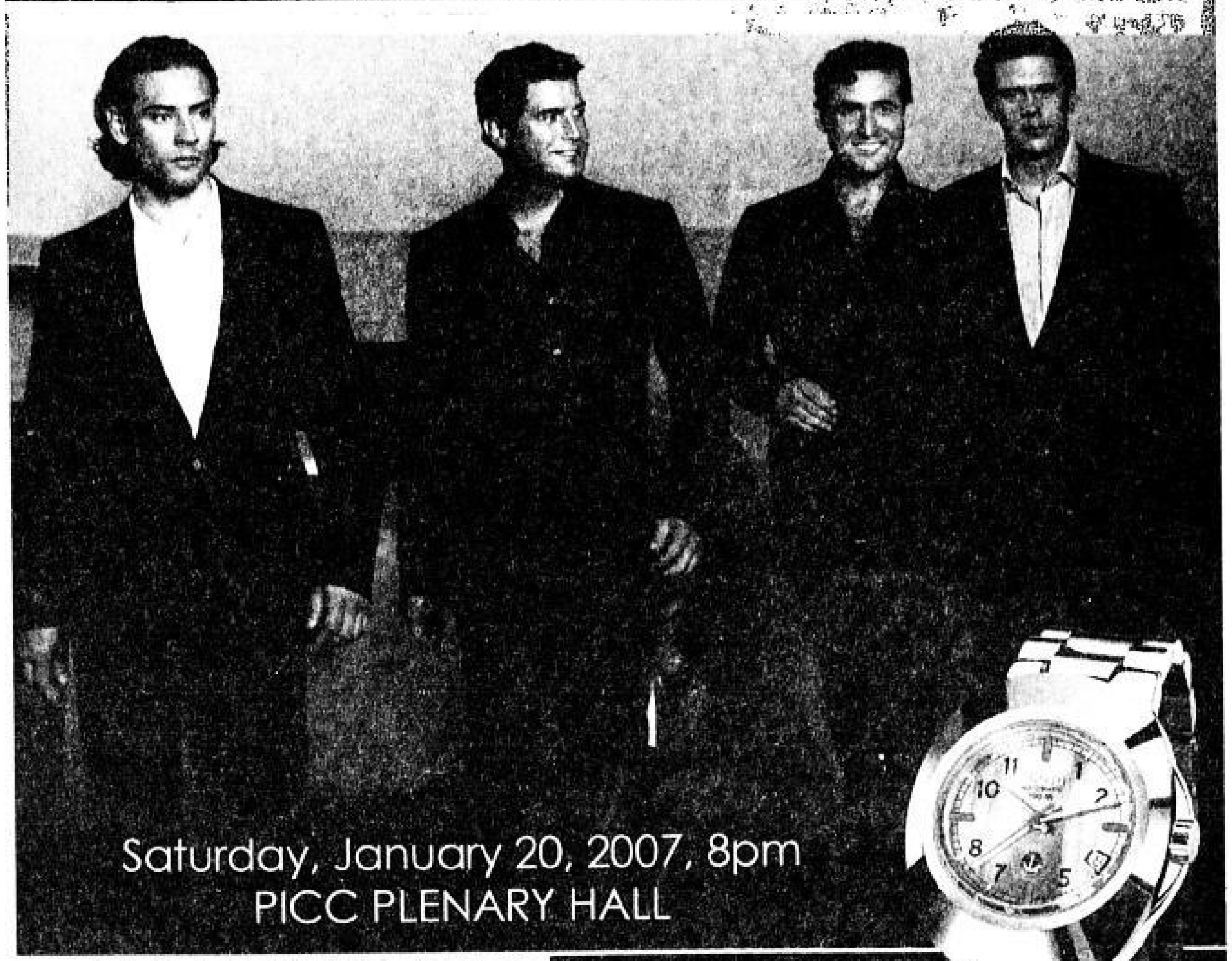
**THIS is home away from home for Jolina Magdangal. It may look like an indulgence, but it's really a "practical" investment, says the extremely busy singer-actress. Page K/4** RUDY ESPERAT

## JULIUS BABAO

## BOOKS

HERE I'M HANGING OUT AT the Shakespeare and Company bookstore in Paris, on a recent trip to France. My favorite books are "Eleven Minutes" by Paulo Coelho, "The Third Secret" by Steve Berry, "The Da Vinci Code" and "Angels and Demons" by Dan Brown and works by Arturo Pérez-Reverte. I enjoy reading books that deal with history, religion and the intrigues that surround them. I'm currently reading "The Last Templar" by Raymond Khoury and "The Zahir" by Paulo Coelho. So far I'm enjoying every page! Working for news and current affairs doesn't give me enough time to read. But despite my busy schedule, I always find the time to read during my travels.

*Bayani San Diego Jr.*



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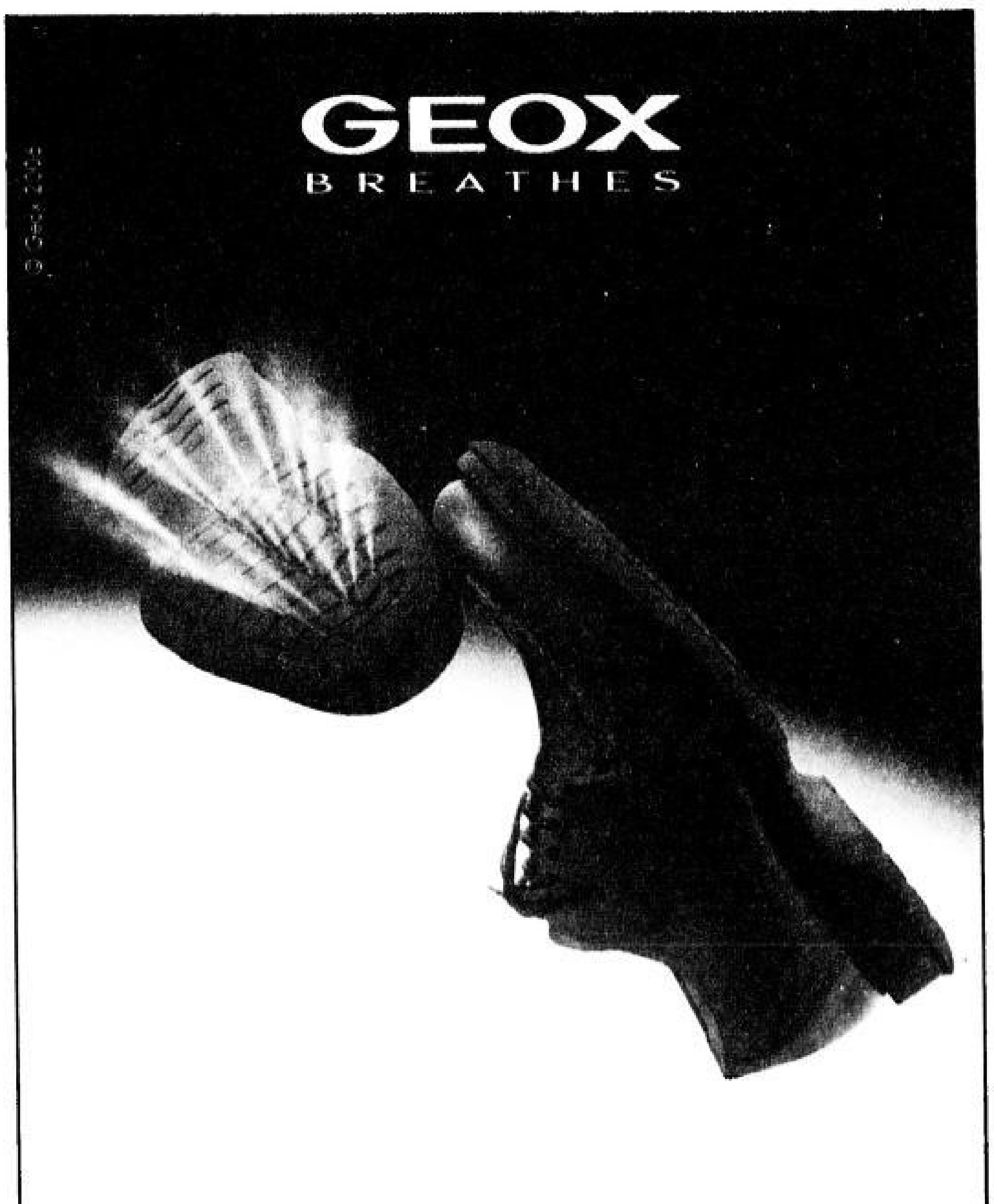

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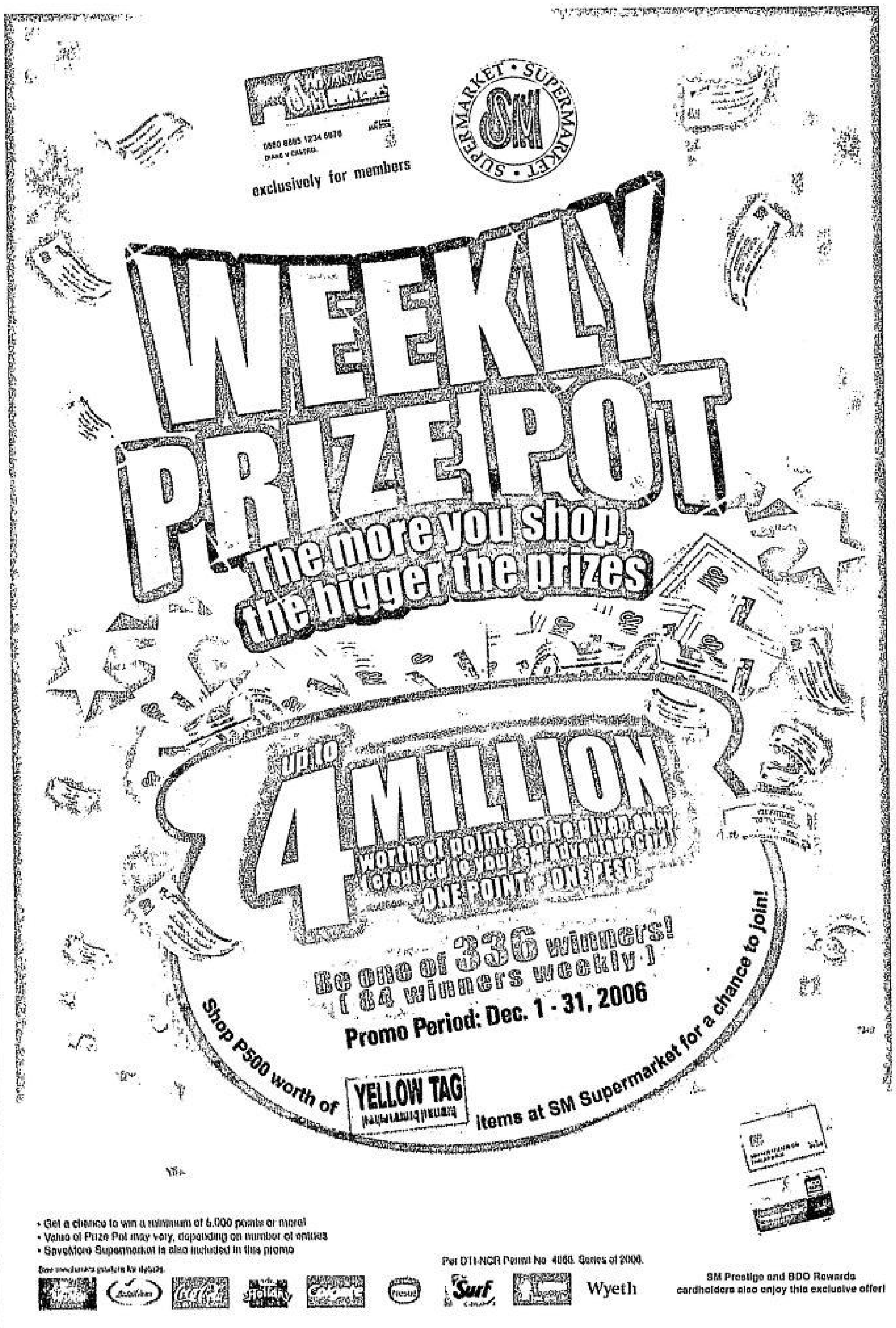

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## GALLERIA 633-0116

**1 CASINO ROYALE • THX**
1:00 4:00 7:00 10:00

**2 INANG YAYA**
12:40 3:00 5:20 7:40 10:00

**3 THE RETURN**
1:25 3:30 5:40 7:50 10:00

**4 DECK THE HALLS**
1:30 3:35 5:40 7:45 9:50

**5 HAPPY FEET**
12:00 2:30 5:00 7:30 10:00

**6 MEE-SHEE**
12:50 3:10 5:30 7:50 10:00

**7 PITONG DALAGITA**
1:25 3:35 5:45 7:55 10:00

**8 BORAT**
1:30 3:35 5:40 7:45 9:50

**9 DONSOL**
12:30 2:50 5:10 7:30 9.50

**10 FRAGILE**
12:30 2 50 5:10 7:30 9:50

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**1 DECK THE HALLS**
12:20 2:20 4:20 6:20 8:25 10:00

**2 DONSOL**
12:00 2:00 4:00 6:00 8:00 10:00

**3 THE RETURN**
12:10 2:10 4:10 6:10 8:10 10:00

**4 HAPPY FEET**
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**5 MEE-SHEE**
12:00 2:00 4.00 6.00 8:00 9:50

**6 INANG YAYA**
12:30 2:50 5:10 7:30 9:50

**7 CASINO ROYALE**
11:00 1:40 4:20 7:00 9 50

## METRO EAST 682-8198 • 682-9198

**1 MEE-SHEE**
1:00 3:00 5:00 7:00 9:00

**2 HAPPY FEET**
11:05 1:35 4:05 6:35 9:05

**3 INANG YAYA**
11:50 2:10 4:30 6:50 9:10

**4 THE RETURN**
12:50 2:50 4:50 6:50 9:00

**5 CASINO ROYALE**
12:00 3:00 6.00 9:00

**6 PITONG DALAGITA**
12:50 2:50 4.50 6.50 9:00

**7 DECK THE HALLS**
12:50 2:50 4:50 6:50 9.00

**8 DONSOL**
1.00 3.00 5:00 7:00 9:00

## NOVALICHES 936-0291 • 935-3274

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2 INANG YAYA
3 DECK THE HALLS
4 PITONG DALAGITA
5 CASINO ROYALE

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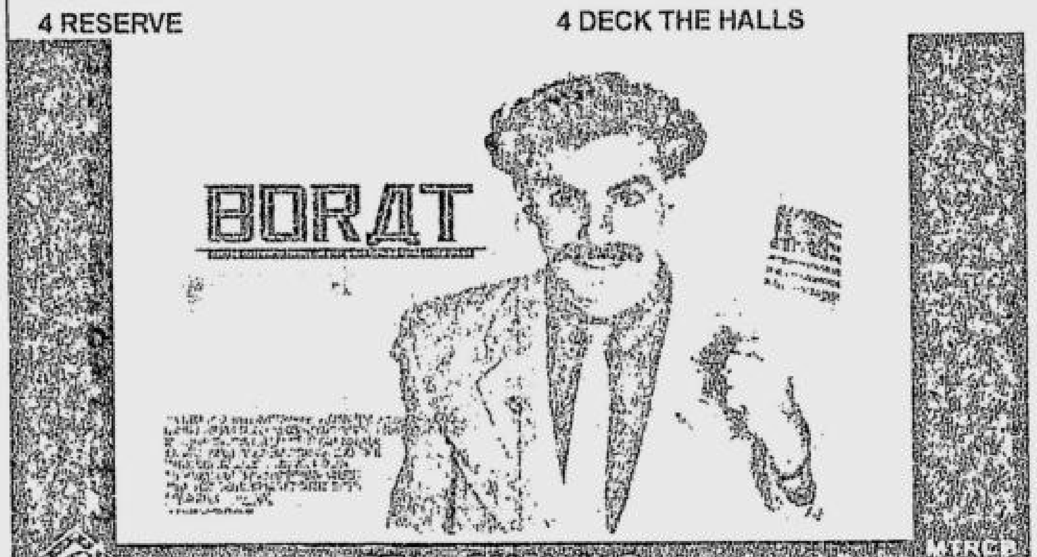
2 HAPPY FEET
3 INANG YAYA
4 DECK THE HALLS



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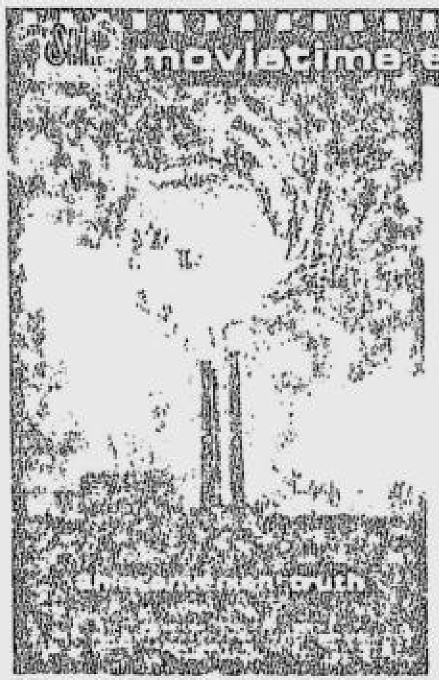

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CASINO ROYALE
HAPPY FEET
THE RETURN
DECK THE HALLS
DONSOL
PITONG DALAGITA
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THE RETURN
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DECK THE HALLS
MEE-SHEE

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GIGIL
THE COVENANT
DONSOL

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HAPPY FEET
INANG YAYA
WAG KANG LILINGON
MEE SHEE
THE RETURN
DONSOL
PITONG DALAGITA
FRAGILE

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PITONG DALAGITA
THE RETURN
CASINO ROYALE
WAG KANG LILINGON
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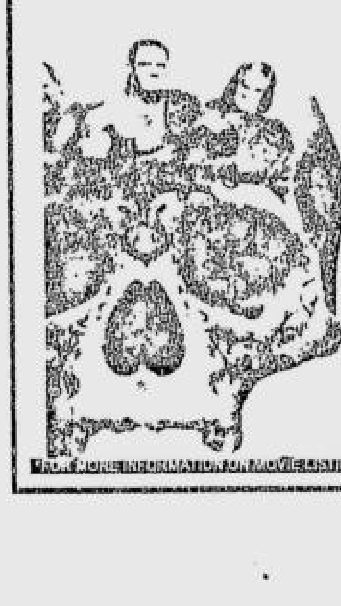

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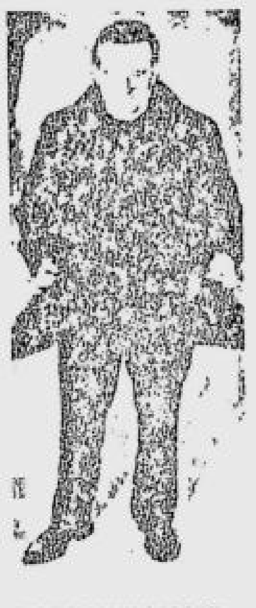

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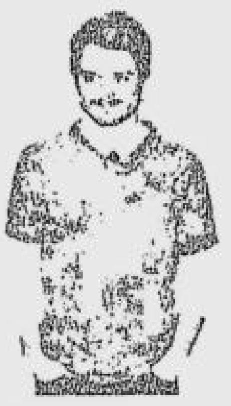

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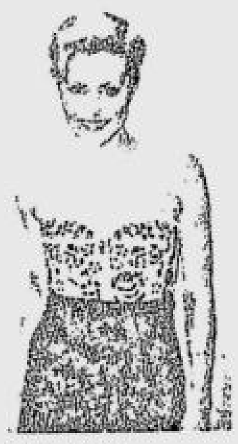

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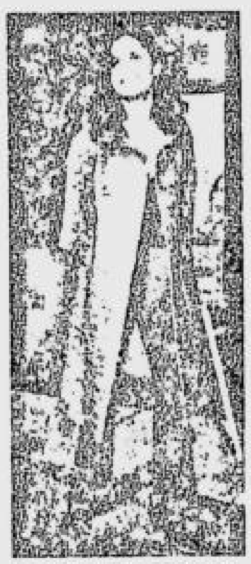

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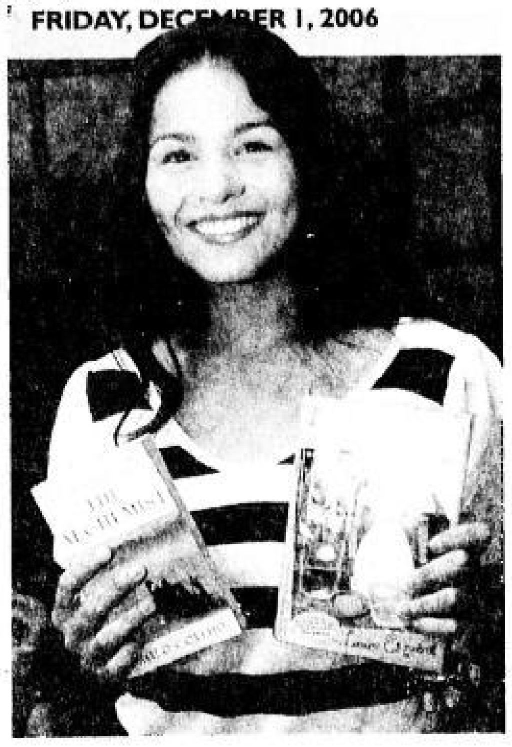
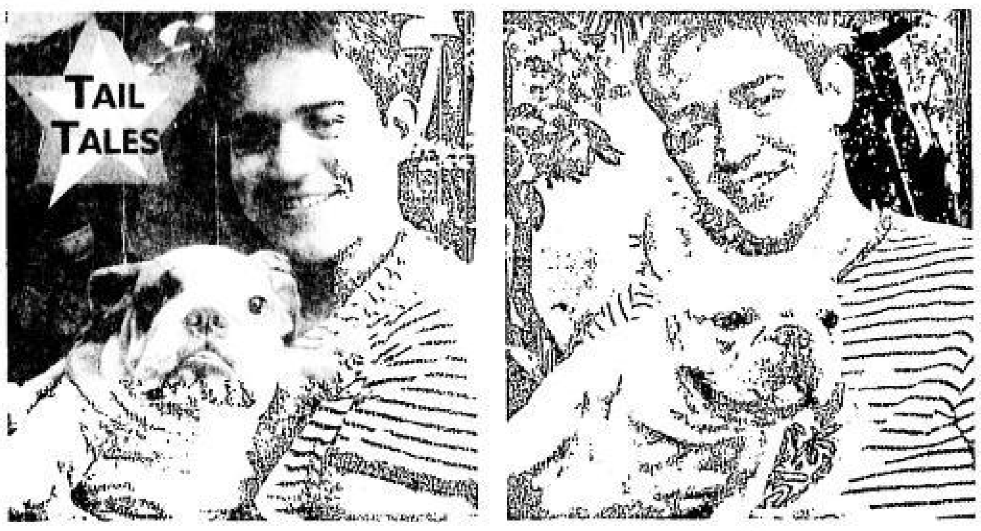


## IZA CALZADO

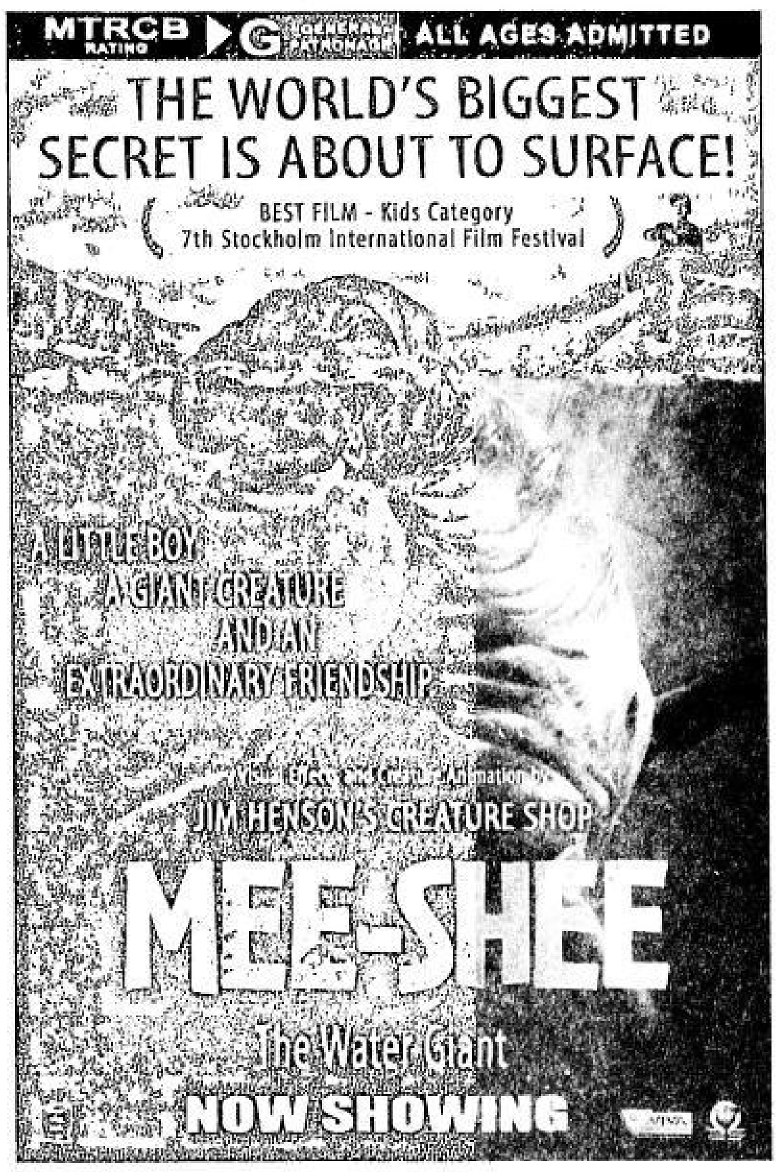
I LIKE "TUESDAYS WITH MORRIE." I'M now reading "For One More Day," also by Mitch Albom. I also like "The Little Prince" (by Antoine de Saint Exupery) and "The Alchemist" (Paulo Coelho). They make me realize the important things in life, especially "Little Prince." The more important things are the intangible ones. I tend to forget this. When I'm working so much, I don't know left from right, or morning from evening, anymore. These books pull me back to reality. But sometimes, they're also an escape. I like "Like Water for Chocolate" (by Laura Esquivel)—very sensual! I also like the movie version. Books take me to places I've never been to. There's also "Rising Sun" by Michael Crichton. I have a thing for Japanese culture. And "Memoirs of a Geisha" (Arthur Golden). Reading such books, I feel like I'm transported to another time and place. When I get to visit places that I used to only read about in my mom's books, I always feel like crying. I can't believe that my dreams and dream places can actually become a reality. *Oliver M. Pulumbarit*

BOOKS



## PAOLO CONTIS

MY FRENCH BULLDOGS ARE PIRANI, ADAN AND MOSES. VALENTINO IS A POMEranian. Frankie's a Chihuahua. They're all in the house. Pirani was named after my character Piranus in "Atlantika." Adan was named after my character in "Sugo." Moses, *napagtripan lang*. Valentino was named that because I gave him to Isabel Oli, my girlfriend, last Valentine's Day. Frankie was kind of a character of mine before, back in the "Tabing Ilog" days. If I became a porn star, I'd like to be named Frankie. Nobody knows about that, but now everybody does. I also have a snake, Dondon. It's a small, male ball python, four months old and not venomous. I've been bitten a few times. Isabel has another dog, Evanne, a Chihuahua. That's a lot of pets for us—that's enough, for now. *Oliver M. Pulumbarit*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4 DECK THE HALLS
MTRCB. GP
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For interested parties, you may contact Marketing Services Department 395-2188 locals 230 and 240

THX CERTIFIED CINEMA
CINEMAS
See it At its Best!

MTRCB Rating G General Patronage ALL AGES ADMITTED
The MTRCB rating was inadvertently omitted in earlier ad:

Inang Yaya

"One of the best movies this year!"
"Highly recommended!" "Pagkaganda-ganda!"
"Very inspiring!"

Those who have seen the film will agree: *Inang Yaya* is a must-see this year. Since its special screening and press conference last November 10, Unitel Pictures' latest movie starring Maricel Soriano has been receiving numerous commendations from the press. To cite a few:

"... By showing love, compassion and teaching kids all the right values... (Unitel's *Inang Yaya*) succeeds in coming up with one of the most effective tearjerkers in the history of local movies."
Butch Francisco, *The Philippine Star*

"One of the best movies na aming napanood ngayong taon."
Nitz Miralles, *People's Tonight*

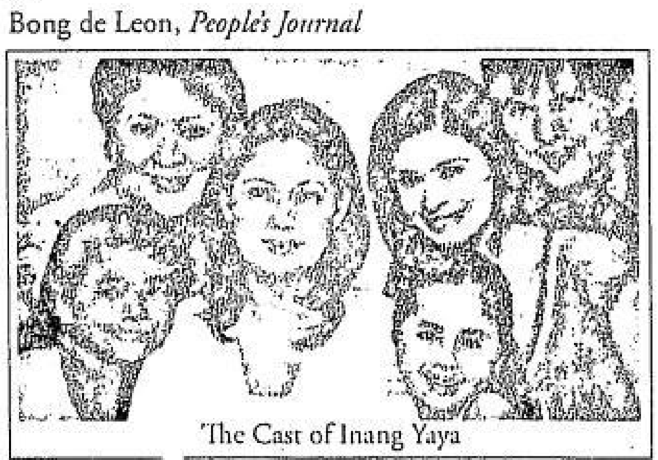
"Isa na marahil sa pinakamagaganda at pinakamakabuluhang pelikula ng taon."
Ambet Nabus, *People's Taliba*

"Highly recommended... one of the best movies this year. Very inspiring. May katok sa puso."
Rowena Agilada, *Tempo*

"Pagkaganda-ganda po ng movie. Napaka-moving. Very inspiring."
Nel Alejandrino, *People's Tonight*

"... One of the very few films that depict a yaya, and the relationship between her and her ward and the rest of the family, with realism and complexity."
Rina Jimenez-David, *Philippine Daily Inquirer*

"For the longest time, we have not been treated to this kind of movie... the entire family must see it."
Bong de Leon, *People's Journal*



The Cast of Inang Yaya

Another proof of its excellence is the A Grade that *Inang Yaya* received from the Cinema Evaluation Board. *Inang Yaya* joins Unitel Pictures' exclusive roster of Grade A films: *Crying Ladies* (2003), *Santa Santita* (2004) and *La Visa Loca* (2005).

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ALASKA MILK CORPORATION
Official Radio Station

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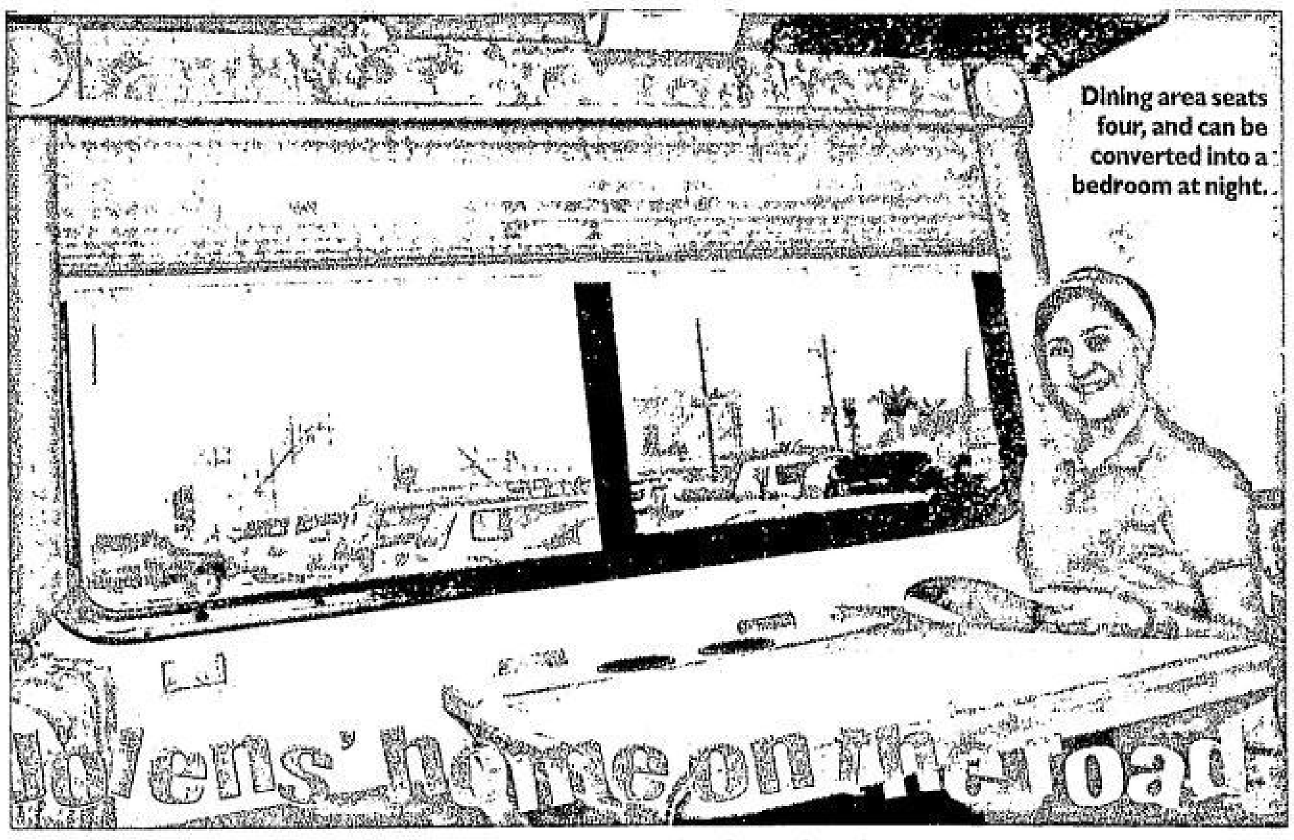
MTRCB RATING GP GENERAL PATRONAGE | ALL AGES ADMITTED
SHOWN AT THE VATICAN AND WAS APPLAUDED SIX TIMES DURING THE SCREENING.
"A GREAT CINEMATIC EVENT."
~His Eminence Cardinal Tarcisio Bertone, Vatican Secretary of State
"This is our answer to the BLASPHEMY [*The Da Vinci Code*] thrown at our faith..."
~His Eminence Gaudencio Cardinal Rosales

"Hooray for Holy-wood...the must-see movie this holiday season. And the unprecedented well-received Vatican premiere is the papal equivalent of TWO THUMBS UP." Rebecca Winters Keegan
~TIME Magazine

"I'm not an emotional person, but when I finished watching it ... THE TEARS CAME DOWN MY CHEEK. I COULDN'T SPEAK." Anne Graham Lotz
~NEWSWEEK Magazine

"A DIVINE LOVE STORY comparable to those tearjerkers penned by NICOLAS SPARKS and ERICH SEGAL." Nancy Rose
~VANITY FAIR Magazine

NEW LINE CINEMA presents
THE NATIVITY STORY
ON DEC. 6, ONE CHILD WILL CHANGE THE WORLD FOREVER



Dining area seats four, and can be converted into a bedroom at night.

# Jolens' home on the road

## This RV is like a fortress-on-wheels for the busy star

**By Bayani San Diego Jr.**
**Photos by Rudy Esperas**

**THE** mini-kitchen can get busy at times.

IF YOU ASK JOLINA MAGDANGAL, her RV, a 2004 B Touring Cruiser, is a "practical" investment.

"There are advantages and disadvantages," she says. "Unfortunately, it's too big for narrow streets and tight parking spaces."

Jolens' dad Jun points out that they actually chose the smallest model so that the driver wouldn't have difficulty negotiating Manila's perennially clogged highways.

"But the perks more than make up for the inconveniences," the singer-actress asserts.

Think fortress-on-wheels.

"It's my mini-house. Everything's here. I have a TV set and DVD player, small kitchen with microwave oven and refrigerator."

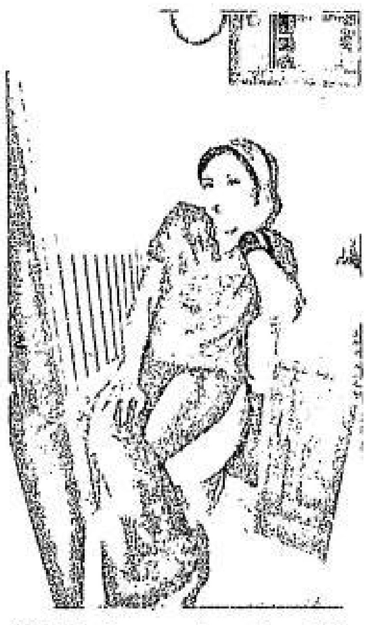
Jolens enjoys all these modern conveniences 24-7 because the trailer is equipped with its own generator.

There are also two sleeping nooks—both the sofa and dining area can be converted into cushy beds.

"Even if I am shooting in remote places, I don't have to worry about [a toilet]," she says. "We buy a chemical from the US for the septic tank. Even the toilet paper has to be ordered abroad. We need a special brand that dissolves easily."

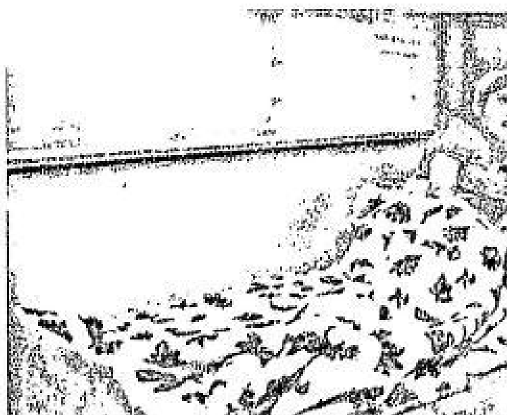
Jolina's RV is bigger than the Roadtrek that serves as her backup vehicle. "But it's smaller compared to other RVs which boast a second floor with a third bed and a kitchen with an island-counter table!"

**THERE'S** enough closet space for the fashionista's outfits.

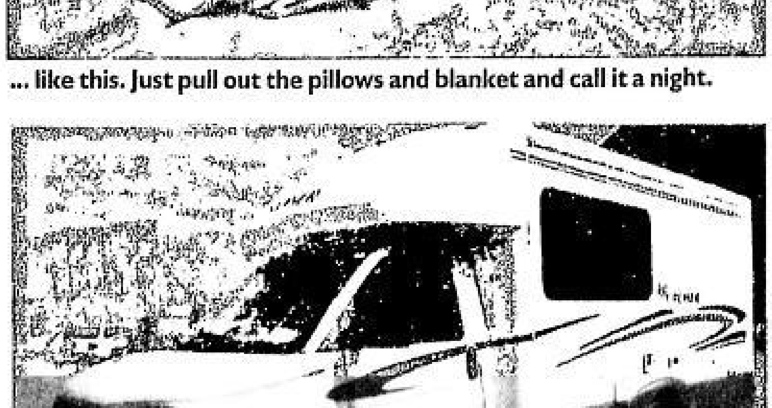


**WHEN** she uses the toilet while in transit, the driver can't step on the gas, of course.

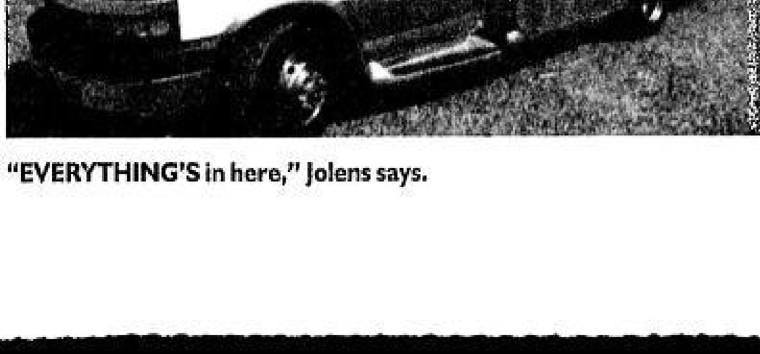
**COZY** sofa for three can also be a bed...



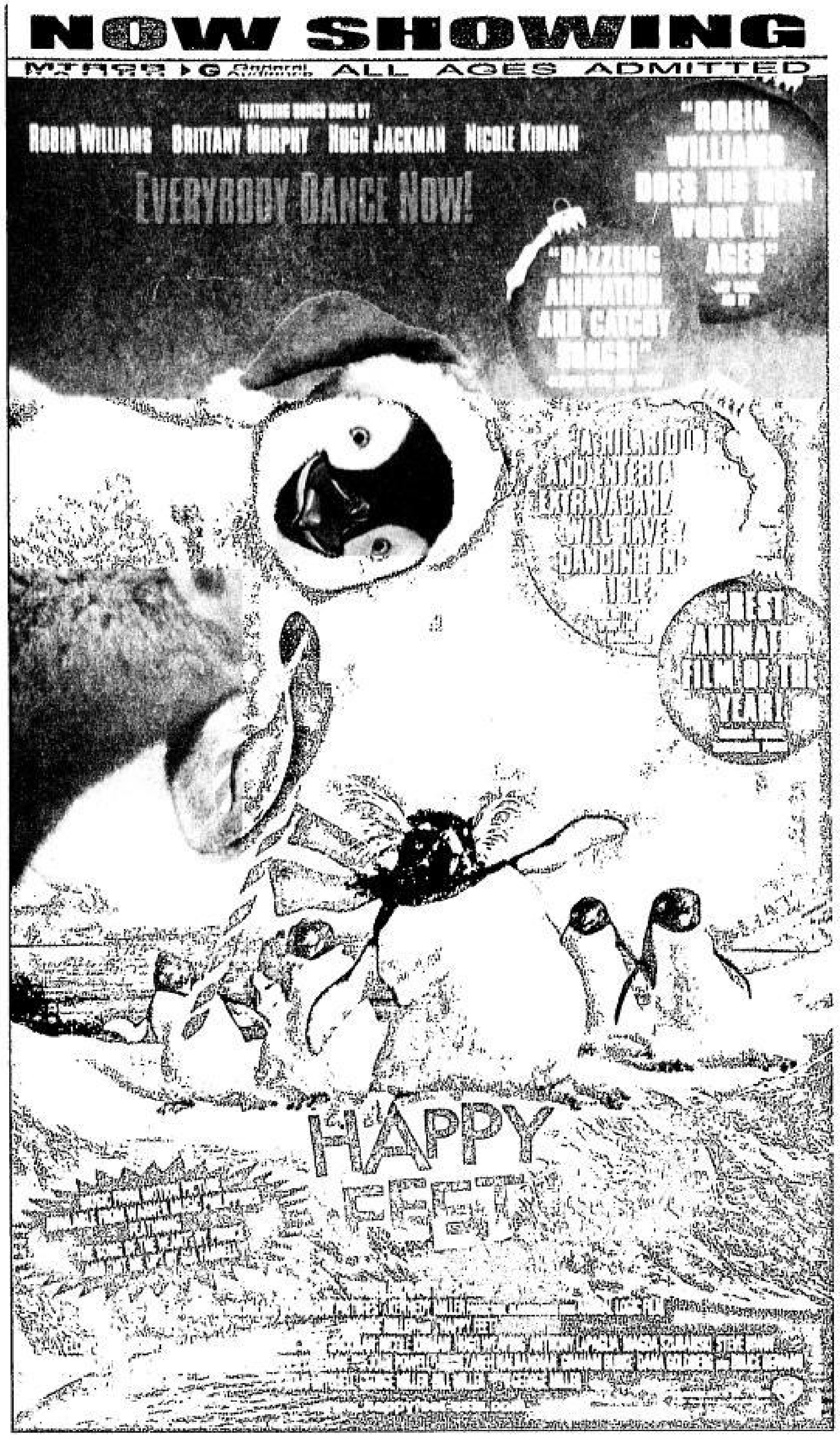
**AT THE** door of the trailer, with the automatically retracting stairs.



... like this. Just pull out the pillows and blanket and call it a night.



**"EVERYTHING'S** in here," Jolens says.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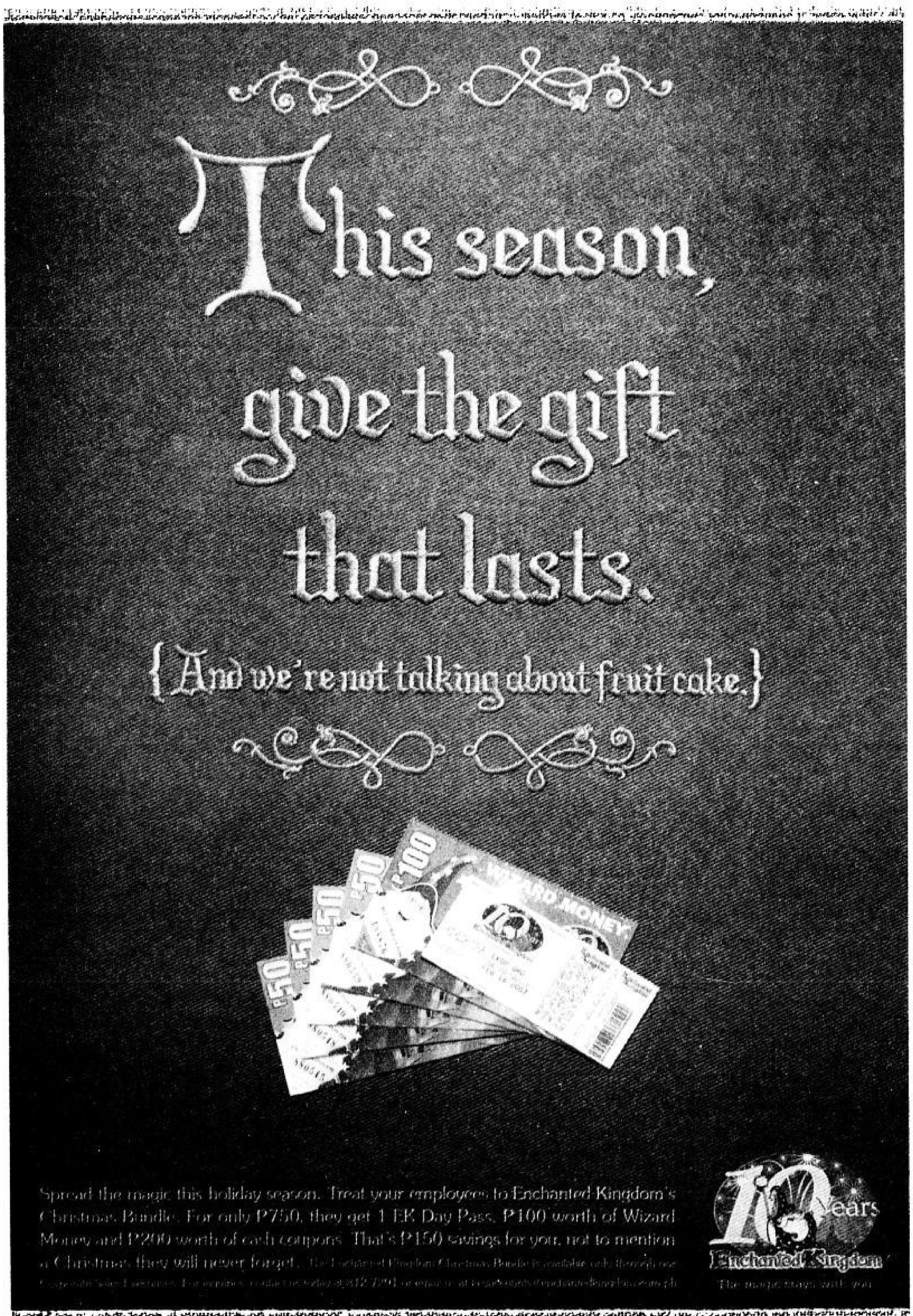
EVERYBODY DANCE NOW!
"ROBIN WILLIAMS DOES HIS BEST WORK IN AGES"
"DAZZLING ANIMATION AND CATCHY SONGS!"
"BEST ANIMATED FILM OF THE YEAR!"
HAPPY FEET



This season, give the gift that lasts.

{And we're not talking about fruit cake.}

Spread the magic this holiday season. Treat your employees to Enchanted Kingdom's Christmas Bundle. For only P750, they get 1 EK Day Pass, P100 worth of Wizard Money and P200 worth of cash coupons. That's P150 savings for you, not to mention a Christmas they will never forget. [illegible]

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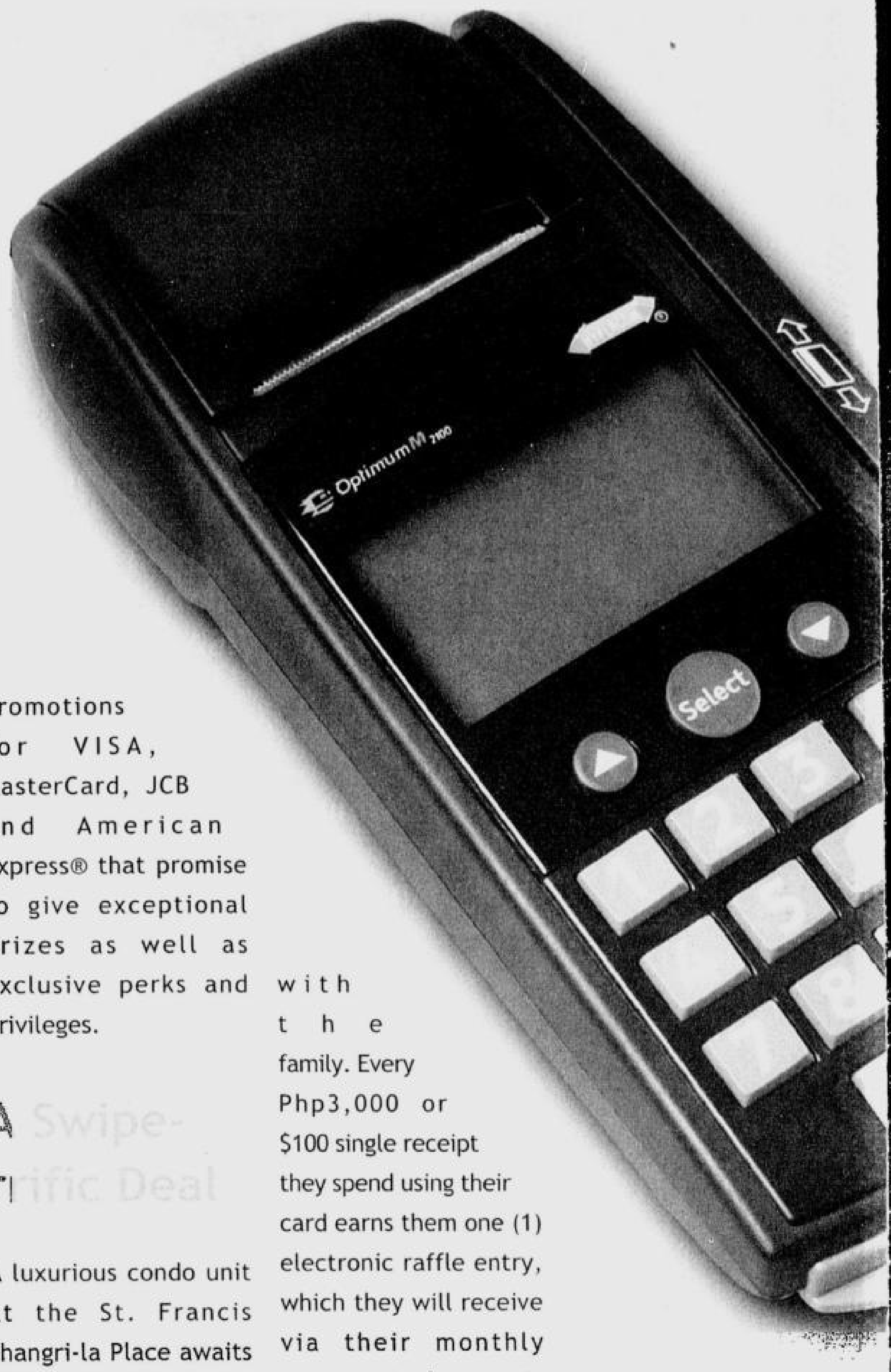
# Equitable
# CARD



## Set to Bring Exciting Offers!

Equitable CardNetwork (ECN), the issuer and acquirer of VISA, MasterCard & JCB and the only issuer of American Express® credit cards in the Philippines is on a roll this year with the launch of its variety of promotions and services that present true value and quality for all of its cardholders.

Equitable Card is composed of a network of tie-up banks and financial institutions nationwide and one of the largest in the local market in terms of cardholder base and gross sales volume. In addition, ECN has the most number of accredited merchant establishments in the country, making the Equitable VISA, Equitable MasterCard, Equitable JCB, Equitable American Express® and its affiliated cards the most widely accepted credit cards in the Philippines. And as we welcome 2007, Equitable Card will continue to bring bigger and even better services as we continue to live up to its commitment of always being at the forefront when it comes to technology, thus giving our cardholders further ease in using their cards. ECN doesn't just provide convenience to its cardholders - it also gives them the feeling of security and confidence that their cards may be used anywhere they go. ECN's goal is to continuously understand the market and create and differentiate products and services that will meet specific consumer needs and preferences, allowing ECN to serve its customers more efficiently.

Given that Equitable Card is the biggest acquirer of credit card transactions, its cardholders are assured that their Equitable Cards has the widest acceptability nationwide - not just for straight transactions but for installment purchases as well.

### The Pleasures of Spending with [illegible]N

To let the cardholders experience the full extent of their spending power, ECN has prepared a series of exciting promotions for VISA, MasterCard, JCB and American Express® that promise to give exceptional prizes as well as exclusive perks and privileges.

### A Swipe-rrific Deal

A luxurious condo unit at the St. Francis Shangri-la Place awaits American Express® cardholders in Equitable CardNetwork's Swipe-rrific Promo! Every Php2,000 single receipt purchase they make at all accredited establishments gets them a raffle entry, which they will receive via their monthly statement of account. What's more, cardholders get a 1% rebate with every Php5,000 single receipt purchase. Promo period is until February 28, 2007. Grand draw is on March 12, 2007.

### Get Charged for Better Travel

Cardholders of the recently launched Equitable Travel Card Titanium MasterCard are in for a treat with the Charge, Charge and Away Promo. Winners will get to tour Europe, bask in sunny Los Angeles or Hawaii, visit Bangkok with their family, or spend a day of fun at Hong Kong Disneyland with the family. Every Php3,000 or $100 single receipt they spend using their card earns them one (1) electronic raffle entry, which they will receive via their monthly statement of account. Promo period is until January 15, 2007. Grand draw is on January 29, 2007.

### Sho[illegible]d Get Back [illegible]u[illegible]sh!

Shop nonstop with your VISA Card and get the chance to win back the amount you purchased up to Php5,000, or be one of the 9 winners of Php50,000 worth of shopping credits with the Charge It and Win It Promo! To join, simply swipe your VISA card at any of Equitable Card's accredited establishments. This offer is until December 31, 2006.

### Business with no limits!

Innovation is one key factor for the success of every business. And this time, technology plays an even greater role in the growth of businesses anywhere in the Philippines with the launch of Equitable CardNetwork's Remote Payment technology. Powered by PLDT, this innovation uses wireless POS terminals that help merchants boost their sales, expand their market share and allow them to accommodate both credit and debit transactions, thus significantly increasing their business prospects. It allows them to bring their services closer to their market, even to the farthest corners of the country. For customers, the Remote Payment Technology enables them to conveniently pay for food deliveries at home, at the office and to conveniently shop even at tiangges without cash! All they need to do is use their Equitable VISA, MasterCard, JCB and American Express® card, swipe it on the terminal and instantly, the transaction is done!

Now, "business expansion" takes on a whole new meaning with Equitable Card Network's Remote Payment Technology!

EquitablePCI BANK
4921 1234 5678 9012
06 10/06 09/07
RICARDO H. CELESTINO
VISA
Equi
C A
Spread the spirit of
3562 1234 5678 9012
10/06-09/07
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Equitable PCI BANK
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09/07
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MasterCard
Equitable PCI BANK
5243 1234 5678 9012
09/07
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MasterCard
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Equitable CARD

## Enjoy the best of urban living!

See flyers for complete details.
* Ready for occupancy in the 2nd quarter of 2009.

## Swipe-rrific PROMO

Swipe your
**Equitable American Express® Card** and get the
chance to win a luxurious condo unit at the

THE ST. FRANCIS SHANGRI-LA PLACE

Posh interiors, scenic views, modern flavor. Indulge yourself in the perfectly blended urban haven that is St. Francis Shangri-la Place.* Every Php2, 000 single receipt purchase* gets you a raffle entry, which you will receive via your monthly billing statement. What's more, you can also earn a 1% rebate with every Php5, 000 single receipt purchase* at any of the accredited establishments. Promo period is from October 15 to February 28, 2007. Raffle draw is on March 12, 2007. Join now and prepare to settle into your brand new getaway!

* Terms and conditions apply.

Because you deserve more

---

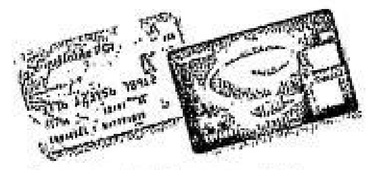
Equitable CARD

## Get a 1% rebate with every Php5, 000 single receipt purchase!*

## Swipe-rrific PROMO

Just swipe your **Equitable American Express® Card** at your favorite stores, restaurants & other accredited establishments to earn your rebate. What's more, you can also get the chance to win a luxurious condo unit at the St. Francis Shangri-la Place!* Promo period is from **October 15, 2006** to **February 28, 2007**. Draw date for the raffle is on **March 12, 2007**.

* Terms and conditions apply.



Because you deserve more.

See flyers for complete details.
* Ready for occupancy in the 2nd quarter of 2009

**Apply now!** Call us at **867-7977** or Domestic Toll-Free **1-800-1888-3264**
or visit **www.equitablecard.com**

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## Because you deserve more

Enjoy life's privileges with the security and recognition you deserve with Equitable American Express® and get the following benefits:

**Exclusive Offers**

Get instant recognition in thousands of stores nationwide and in millions of commercial establishments worldwide whenever the American Express® symbol is displayed. Take advantage of the Equitable Advantage Plus Rewards Program. Acquire account information, report a lost or stolen card, apply for additional Equitable Card credit cards or change your access code** with no hassles by calling the 24-hour hotline at 867-7977 (Metro Manila) or 1-800-1-888-3246 (Domestic Toll-Free).

**Payment convenience**

Free yourself from the burdens of your payments with its new financial privileges like the Lite Payment Facility where you can pay only 5% or Php500, whichever is higher of the total amount payable and roll the remaining balance for next month's billing at low interest, which is computed on unpaid balance. Get billed in Philippine pesos even if you shop around the world. Access cash anytime, anywhere by proceeding to any American Express® owned or operated ATMs and Travel Service Offices. It has the largest network of payment centers nationwide where in you could settle your bills at any Equitable PCI Bank* or Equitable Savings Bank branches. Plus enjoy the convenience of paying through MegaLink. Inquire about your Equitable American Express® Card statements online at www.equitablecard.com.

**Travel with World Class Protection**

When traveling abroad, you get access to a 24-hour emergency referral service to local medical and legal providers worldwide. Charge your travel fare using your Equitable American Express® Card and be automatically insured. Walk into any of the 1,700 American Express® Travel Service Offices in more than 130 countries for airline reservations, foreign exchange sales and emergency funds. Wherever you find yourself in the world, you'll get pleasure from year-round offers and discounts through AMEX where exceptional value and privileges in travel, leisure, dining and shopping await you. What's more, enjoy the benefit of Flight delay insurance, luggage delay protection, luggage loss protection, and purchase protection exclusive for Equitable Gold American Express® cardholders.

With Equitable American Express®, accessibility, convenience, privilege and rewards are in your hands. Get one now because you truly deserve more!

* Except Meralco, PLDT, and Mercury Drug transactions
** A pre-generated 4-digit access code will be provided in order for you to avail of Equitable Card's Online Services. After initial use, we suggest that you request for a change in access code.

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Have you ever gone shopping and found the perfect pair of shoes only to find out that you're short on cash? Remember wanting to make a sale but the customer passed because she didn't have enough money at hand? Have you ever wished for shopping that's possible anytime and anywhere? Or a business that could cater to its customers at any given time or place?

These are frustrating shopping and business nightmares that you wish would never happen. But fear not, the answer has finally arrived! Equitable CardNetwork (ECN), the country's largest acquirer of VISA, MasterCard, JCB and American Express® brings you Remote Payment Technology.

Remote Payment is an innovative facility that uses the mobile technology of cellular phones to wirelessly connect to Equitable Card Network and process card transactions in real time. Remote Payment enables you to do business even in the most remote of locations while a shopper will now be able to charge and purchase items whenever, wherever.

With ECN's Remote Payment, merchants can now have a nationwide market reach, delivering their goods and providing their services to their customers at the most unlikely places, to a family on vacation, to a housewife right in her own home, in a tiangge, and even to a customer lounging on the beach without cash!

With ECN's Remote Payment, shoppers can now have unlimited shopping power anytime and anywhere. No more long queues. No worries, no hassles, just shop 'til you drop with your Equitable credit card!

Remote Payment opens up a lot of possibilities. The four walls of a merchant's store will no longer be an obstacle to generating more business and satisfying customers' desire for a more convenient way to avail of a product or service. It will revolutionize the way people do business and make purchases and at the same time simplify the process by making it quick and convenient for everyone.

Cashless. Wireless. Limitless. It's that simple with ECN's Remote Technology.

---

Equitable CARD

## Business with no limits.

More opportunities. Better business.

Increase your business prospects with Equitable Card's **Remote Payment** Technology. It's the innovation that uses wireless POS terminals set to bring you closer to your market anywhere in the country, boost your sales, expand your market share and enable you to accommodate both credit and debit transactions. Connect with Equitable Card's **Remote Payment** Technology and experience boundless business opportunities.

TOM's ELECTRONIC REPAIR SHOP
TOM's ELECTRONIC REPAIR SHOP
TOM's ELECTRONIC REPAIR SHOP
VISA

Equitable
REMOTE payment
BOUNDLESS BUSINESS OPPORTUNITIES

FOR INQUIRIES, PLEASE CALL
**867-7977** or
1-800-1888-3264

VISA MasterCard JCB AMERICAN EXPRESS

Shop, dine, travel and be merry with your loved ones this Christmas because we've prepared a wide selection of offers just for you! By using your Equitable VISA, MasterCard, JCB and American Express® Credit Card at all accredited establishments, you can already get the chance to win premium prizes and avail of exclusive deals! What's more, discover the many perks, privileges and special services we have in store that are designed to fill your life with comfort and convenience.

Feel the true joys of Christmas with Equitable CardNetwork!

## Travel First Class with a First Class Travel Card

They say it's the journey that matters, not the destination. The way to where you intend to be could become the most memorable of experiences. But we say both the journey and destination could be pleasurable, and we could even make it much better.

With Equitable Travel Card Titanium MasterCard, every inch of the trip and the destination is certain to be enjoyable and memorable. Equitable Card Network brings you the first revolutionary travel card crafted and designed to give you, the business traveler, unequaled perks and privileges as you journey around the world. Whether it's a business trip, vacation abroad or a local flight, Titanium MasterCard provides you utmost comfort and convenience wherever you go.

In partnership with Polo Air Travel & Tours, avail travel advantages upon usage of your Titanium MasterCard. You also get to renew your passport for free and it just keeps getting better! Charge your excess baggage fees on your Titanium MasterCard and get a 10% rebate on it. Not only do we value comfort and convenience, we also place a high premium on safety for you and your family. The Titanium MasterCard provides up to Php20 Million Travel Insurance for both domestic and international flights to make traveling an even more pleasurable experience.

Titanium cardholders are also treated to a wide selection of Travel Mate Rewards & Lifestyle & Travel Perks. Aside from the Equitable Advantage Plus Rewards, cardholders also get exclusive privilege to choose from a wide array of unique items carefully selected to serve as your future travel mate. You are also entitled to special perks and discounts at selected establishments here and abroad.

As a Travel Card Titanium cardholder, you may have the privilege of enjoying access to 500 airport lounges under the Priority Pass Program. Regardless of the class or the airline that you're traveling in, you may relax before your flight without the usual airport hustle and bustle. So go the extra mile with the MasterCard Concierge as it offers service that presents added value in assisting our Titanium cardholders.

Now if you have ever heard of hassle-free travel, then this is it. Equitable Travel Card Titanium MasterCard crosses the borders of travel where other travel cards have never ventured before. With great spending power and unequaled perks and privileges, all you need to do is sit back, relax and enjoy the ride because your trip is as important as the destination and we've got them covered for you. With great spending power and worldwide recognition, there's no other credit card that could give you exceptional benefits and discounts like Equitable Travel Card Titanium MasterCard. Your Equitable Travel Card Titanium MasterCard is the only card you'll need when you travel.

Equitable
CARD

Escape to the world's exciting destinations with

Equitable PCI BANK Card
TITANIUM

## Charge, Charge Away Promo

TITANIUM
TITANIUM
HAWAII
PARIS
THAILAND
HONG KONG

**Get the chance to win**

**1st Prize:** European Tour for 2 (two)

**2nd Prize:** Trip to Hawaii or Los Angeles for 2 (two)

**3rd Prize:** Trip to Bangkok with Pattaya for a family of 4 (four)

**4th Prize:** Trip to Hong Kong with overnight stay at Disneyland for a family of 4 (four)

Brought to you by:

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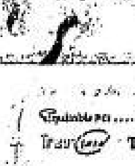


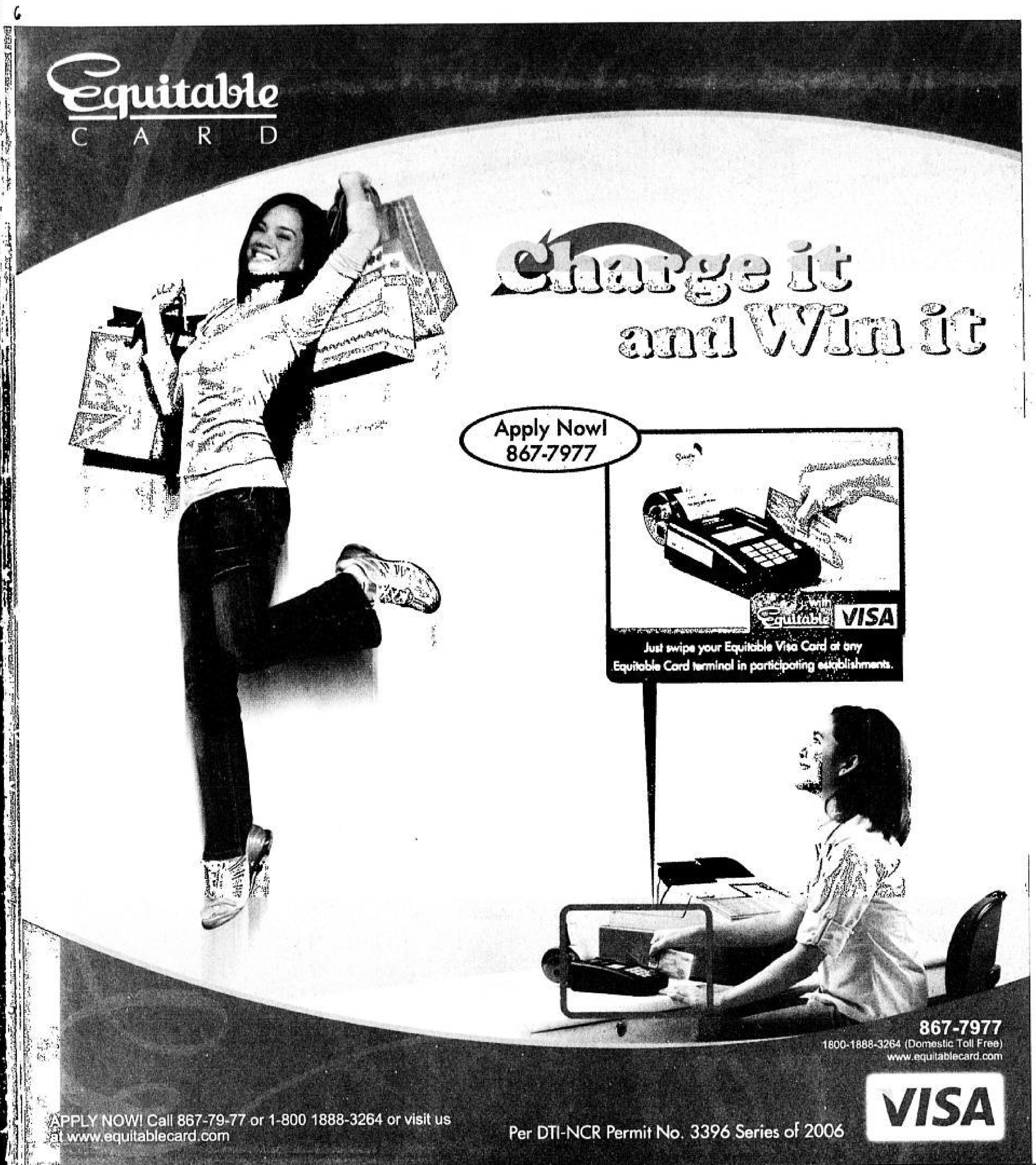
THE ONLY CARD
YOU'LL NEED
WHEN YOU TRAVEL

Every Php3,000 or $100 single receipt you charge to your **Equitable Travel Card Titanium MasterCard** gets you a raffle entry. The number of entries you earn will reflect on your monthly billing statement. So prepare to get on an exciting journey with the power of a single card! Promo runs from **October 15, 2006** to **January 15, 2007**. Grand draw is on **January 29, 2007**.

APPLY NOW!
Call 867-79-77 or 1-800-1888-3264
or visit us at www.equitablecard.com

See flyers for complete details

Per DTI NCR Permit No. 3876 Series of 20



Just swipe your Equitable Visa Card at any Equitable Card terminal in participating establishments.

867-7977
1800-1888-3264 (Domestic Toll Free)
www.equitablecard.com

APPLY NOW! Call 867-79-77 or 1-800 1888-3264 or visit us at www.equitablecard.com

Per DTI-NCR Permit No. 3396 Series of 2006

## Charge Up & Win Big With Equitable Visa

Load up on clothes, shoes, toys, electronics and more because Equitable CardNetwork brings you the Charge It & Win It promo. Until December 31, 2006, all Equitable Visa cardholders could get a chance to win back their purchase amount of up to Php5,000.00. Plus get a chance to win the jackpot prize of Php50,000.00 worth of shopping credits. Simply use your Equitable Visa card in any Equitable Card accredited merchant nationwide excluding drugstores, gas stations, supermarkets and groceries. Cardholders of Equitable Card tie-up banks, affinity cards and co-branded cards are also qualified in the promo.

There are two components of the promo, first is "win-back your purchase," where the lucky cardholder could get back up to a maximum amount of Php5,000.00. Second is a chance to win shopping credits amounting to Php50,000.00.

In this promo, it is possible for a cardholder to win both his purchase amount and the Php50,000.00 worth of shopping credits. If his purchase amount was less than or equal to Php5,000.00, his total winnings will be the amount he purchased, plus the Php50,000.00 worth of shopping credits. If his purchase amount was more than Php5,000.00, he wins a total of Php55,000.00 worth of shopping credits! A cardholder could win more than once in a month and in the duration of the promo. The more transactions the cardholder makes, the more chances he'll have for winning!

So get the most out of your Equitable Visa and keep on swiping. Not only do you get exclusive perks and privileges, you also get great rewards. You're always a winner with Equitable Visa. So keep on charging and you could win big with Charge It & Win It from Equitable CardNetwork.

## Tiangge Shopping at Greenhills? Use your Credit Card!

During the holidays, shopping centers have been the mecca of shopaholics on a quest for the best finds on clothes, shoes, jewelry, accessories, toys and food. Armed with cash and a gift list, everyone is out to splurge on presents not just for themselves but also for their loved ones and friends as well.

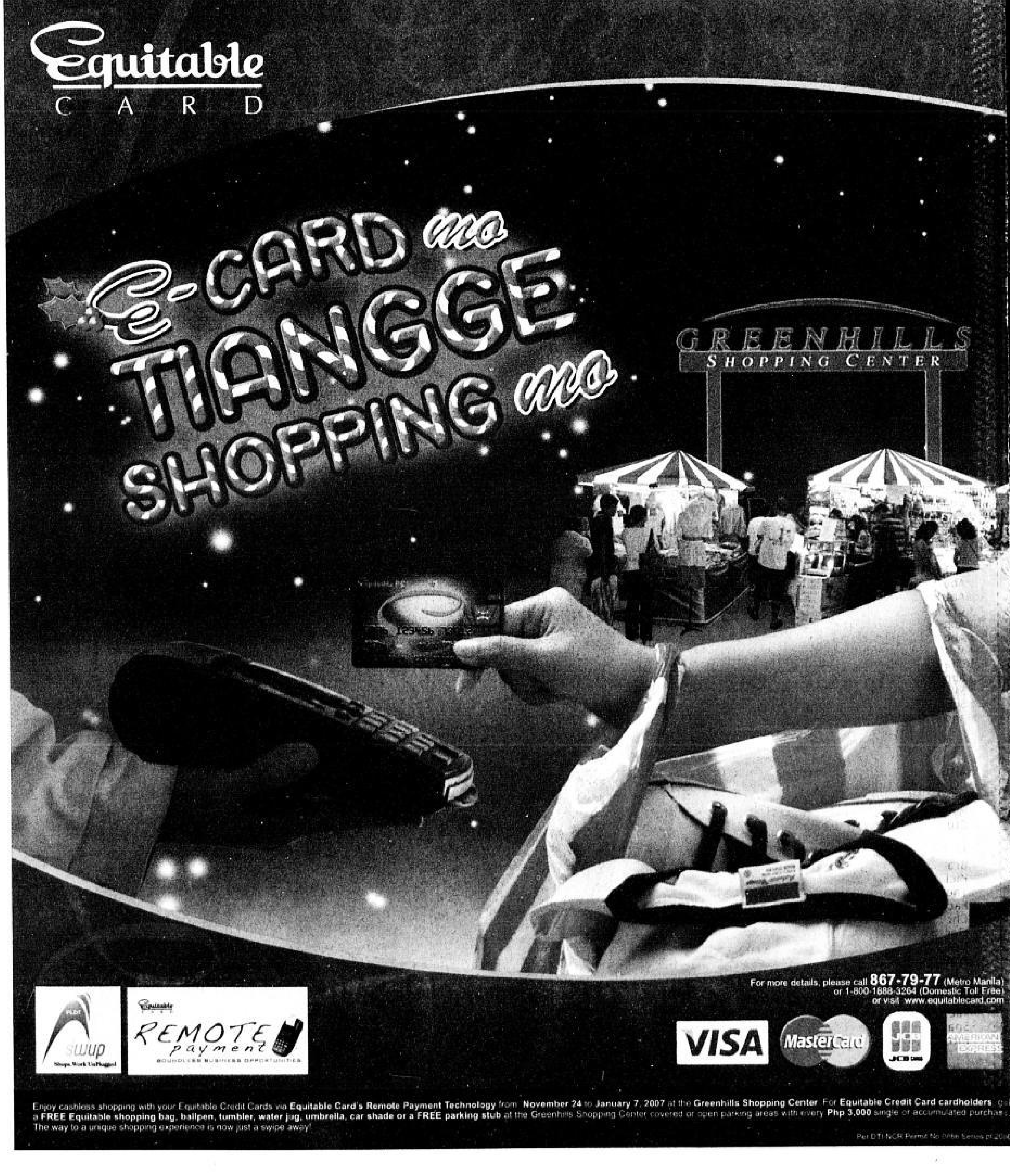
In celebration of the spirit of giving, Equitable CardNetwork (ECN), proud issuer and acquirer of VISA, MasterCard, JCB and American Express® in the Philippines, will take you to a unique shopping experience at the Greenhills Shopping Center. Until January 7, 2007, ECN, BDO and other credit card cardholders will get to enjoy cashless shopping at the Greenhills Shopping Center just by using their card! No more hassles about bringing big amounts of cash while you're in the hustle and bustle of the Greenhills tiangge. Thanks to ECN's Remote Payment Technology, shoppers will only need to swipe their cards on the wireless terminal to pay for their purchases.

What's more, with every Php3,000 single or accumulated purchase, ECN Credit Card cardholders will be treated to a FREE Equitable shopping bag, ballpen, tumbler, water jug, umbrella, car shade or a FREE parking stub at the Greenhills Shopping Center covered or open parking areas. Special coupons will be given away to the lucky shoppers, which they can use to claim their free item.

The rewards don't just stop there! ECN is also giving its valued cardholders the opportunity to get back the cash they've spent at Greenhills Shopping Center with its "Cash in a Flash" Promo. This is an offer that allows ECN cardholders to convert their tiangge purchases to installment at 3, 6, 9, 12 or 24 months at 1.25% interest. All they have to do is submit their purchase receipts to Equitable-PCI Bank's Greenhills Branch, fill out the request form and voila! Instant cash!*

Holiday tiangge shopping at Greenhills Shopping Center has truly become 100% more exciting and convenient for ECN, BDO and other credit card cardholders. Not only do they enjoy the best finds to give as presents this Christmas, they also get to splurge on giveaways as well as extend their shopping power!

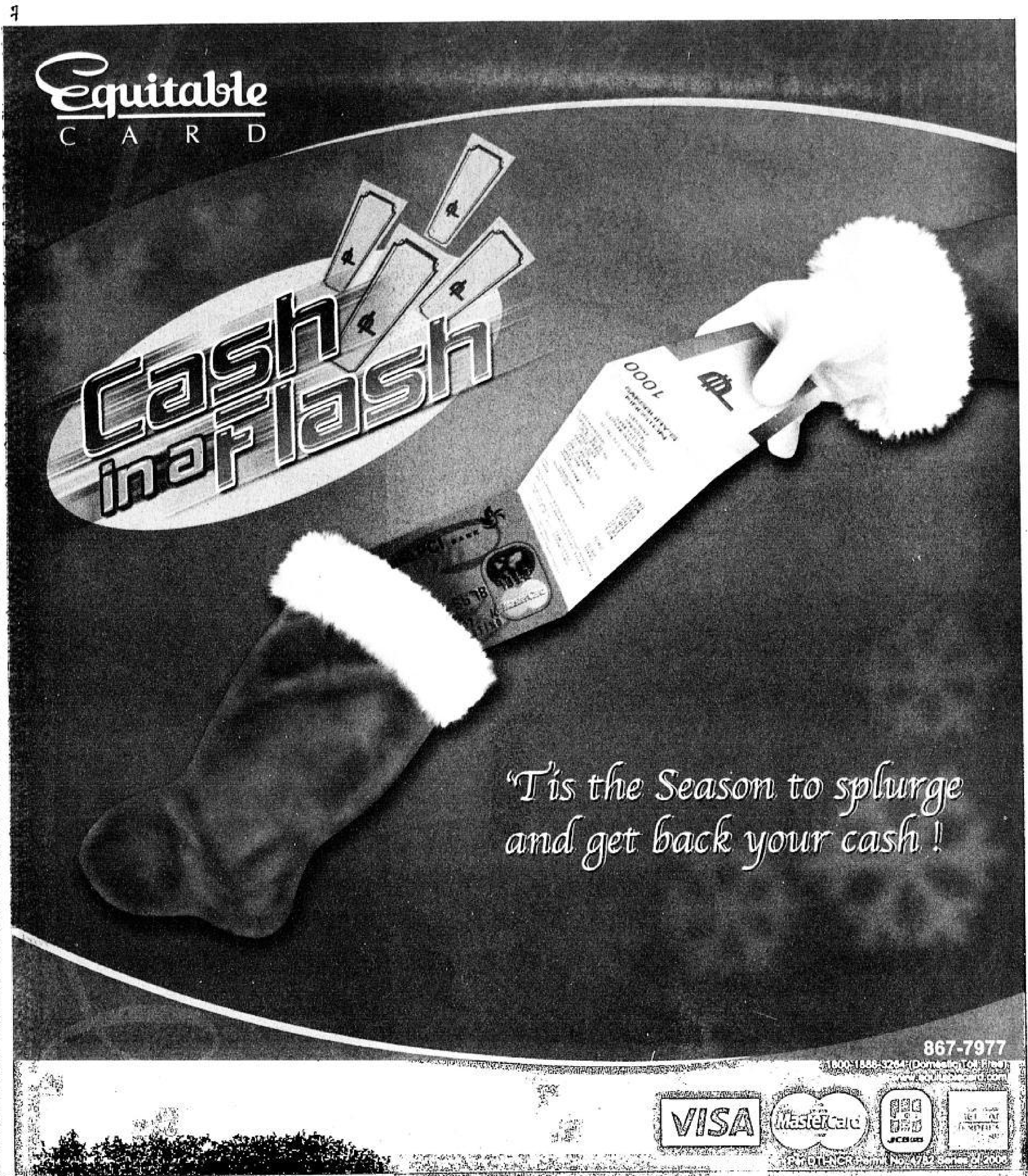
* Subject to bank's approval



For more details, please call **867-79-77** (Metro Manila) or 1-800-1888-3264 (Domestic Toll Free) or visit www.equitablecard.com

Enjoy cashless shopping with your Equitable Credit Cards via **Equitable Card's Remote Payment Technology** from **November 24** to **January 7, 2007** at the **Greenhills Shopping Center**. For **Equitable Credit Card cardholders**, get a **FREE Equitable shopping bag, ballpen, tumbler, water jug, umbrella, car shade or a FREE parking stub** at the Greenhills Shopping Center covered or open parking areas with every **Php 3,000** single or accumulated purchase. The way to a unique shopping experience is now just a swipe away!

Per DTI-NCR Permit No. [illegible] Series of 2006


Equitable
CARD
Cash in a Flash
'Tis the Season to splurge and get back your cash!
867-7977
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www.equitablecard.com
VISA
MasterCard
JCB

## Get Cash in a Flash when you Shop this Christmas

There's just no stopping the Equitable CardNetwork (ECN) from giving its cardholders a merrier shopping experience this season! With the launch of its "E-Card Mo Tiangge Shopping Mo" event at the Greenhills Shopping Center, comes the "Cash in a Flash" Promo. This is a program where Equitable VISA, MasterCard, JCB and American Express® cardholders will be given the luxury to get back the cash equivalent of their shopping purchases at Greenhills Shopping Center, from November 24, 2006 to January 7, 2007. With "Cash in a Flash," cardholders can choose to pay in 3, 6,12, 18 or 24 monthly installments for as low as 1.25% interest.*

To avail of this exciting offer, ECN cardholders who will shop at the Greenhills Shopping Center during the promo period should submit a minimum of Php3,000 worth of single or accumulated purchase receipts to the Equitable-PCI Bank branch located at the Greenhills Shopping Center, fill out the Cash in a Flash Request Form and get back their cash instantly!

### Multi-Purpose E-Pay Installment Plan (MPP)

For shopping purchases made at other establishments outside of Greenhills Shopping Center during the promo period, ECN has prepared the MPP. Here, cardholders will need to fill out the MPP application form and fax it along with their receipts worth a minimum of Php3,000 (single or accumulated) to designated MPP Processing Centers. Upon approval, their cash will be credited to their Equitable Savings Account or Current Account, or, will be given in the form of a cheque. Cardholders will be notified through a phone call to let them know when their cheque is available.

With an exciting lineup of good finds on clothes, jewelry, novelty items, shoes and gadgets, ECN cardholders are sure in for a major splurge this Christmas. By using their card to pay for their holiday purchases, they can already enjoy a unique shopping experience, plus maximize their spending power by getting their cash back in a flash!

* Subject to bank approval.

## Prepare for the greatest storm to hit this year!

It's an early Christmas treat with Equitable Card Network's Last Quarter Storm!

Enjoy shopping for anything and everything you want with up to twice your credit limit and pay your purchases on installment at 0% interest! Choose from 3, 6, 9, 12, 18 or 24 monthly installments and start paying for your transactions next year! Just visit any of these participating establishments to avail of the promo:

**Gear up with these great gadget and electronic finds at**
5th Avenue, Accent Micro, Apple Center, Asianic, AstroVision, Astro Plus, Audionet, AV Surfer, BCG Computers, Fuji Film Digital Imaging, Canon, Camera Haus, Celwave, Cellcom, Cell Work Digital Entertainment, Dagupan Photo king, Dataworld, Complinx, Concept Computer, Cellcom, Colours Digital Photo, Columbia Computer Center, HUB, EDS, Electroworld, G.C Masangcay Cellphone, GigaHertz, Graphic, iDD Celfone Station, Junrex, Memo Express, Mobile1, Mobile Networks, My Fon Communications, New Stylish Express Colorlab, New Egg Computer, Ngenius IT Hub, Octagon, RMOC net, PC Live, Pines Multi Telecom Shop, Play Telecom, Power Mac Center, RC Goldline, Gentext, Rejoice Photo service center, Silicon Valley, Speed, Tekpone Communications, Thinking Tools, Tiong San, UniCom, Wiltelcom, Wise Buy Best Buy, YKL and FujiFilm.

**Glamourize your home with elegant furnishings at**
Abea, Ambiance One, BLIMS, Color and Life, Home Plus Furniture, Liberty Home Essentials, Loft Details, Mandaue Foam Industries Inc., Old Asia, Our Home, Play and Display, Cebu Home and Builders Centre, Central Lumber Corporation and MC Home Depot.

**Manage your home & office activities through**
Abenson, Ambassador Appliances, Anson's, Asian Home, Automatic Centre, Avant Abenson, Cebu Curcuit City, Creative Audio Visual Comm'l., CSI Houseware & Appliance Center, Golden Bell, Imperial Appliance Plaza, Abenson, Madison, Magic Appliance Center, Metro Home, Metro Plaza, Solid Mark, Ocampo's POS Marketing, Lifestyle Center, RJ Homes, RL Appliance, Inc., Robinsons Appliances, Saver's Mart, Simosa Mktg. SL Ruiz Marketing, SM Appliance Center, SOGO Home&Office Center, Sony Square, Sony Square by Digi-Kaden, SOUNDROOM, Gmi and Western.

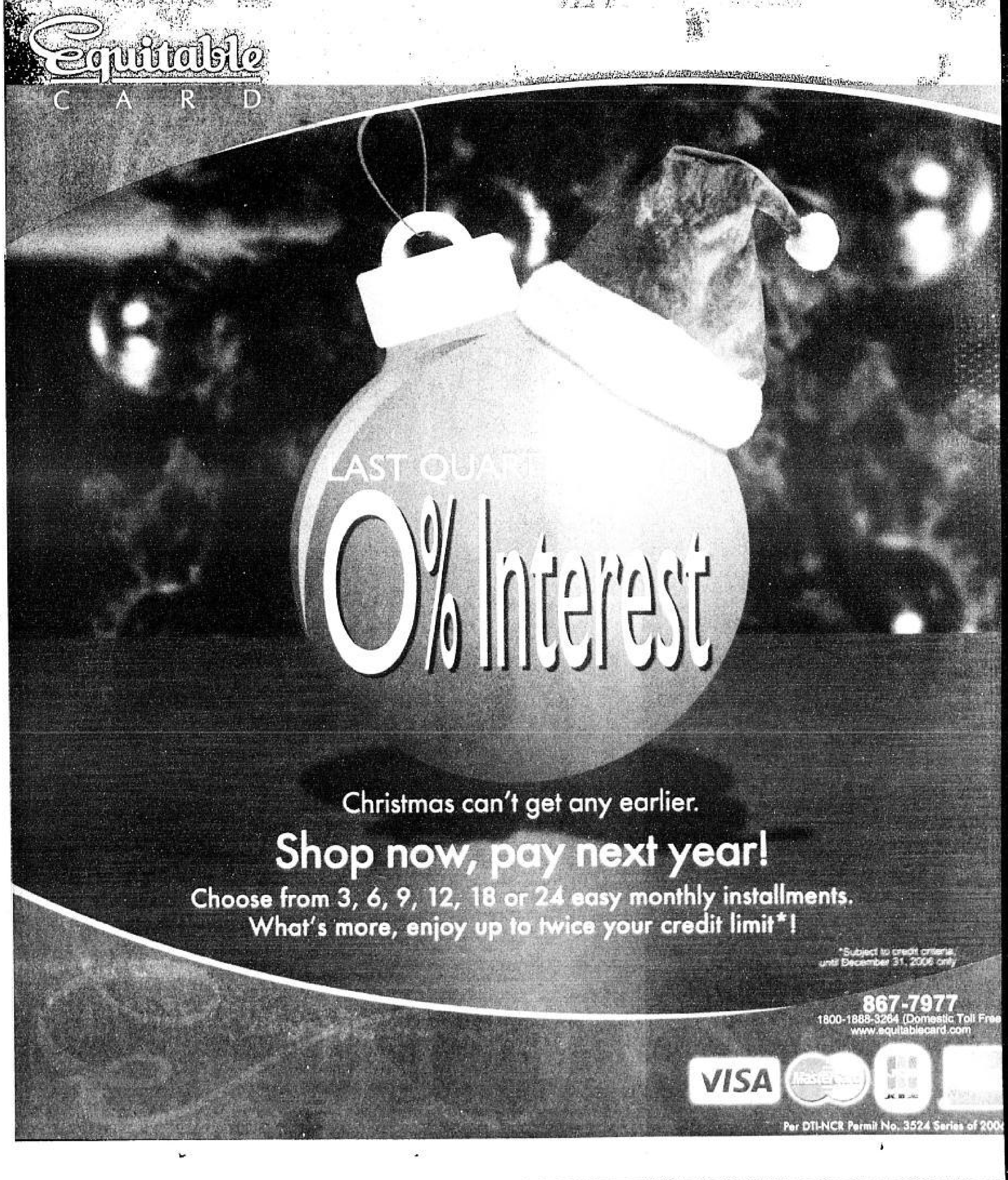
**Catch a variety of good finds at these department stores**
Alturas, Gaisano Mall of Davao, Dipolog Friendly Mart, BQ, Gaisano South Group, Gloria Bazar, Mike's Department Store, Island City Mall, Lee Super Plaza, Hypermart, Plaza Marcela, Metro Gaisano, White Gold Club, Victoria Dept. Store and NCCC Dept. Store.

**Know what's hot in fashion with**
Bratpack, Columbia Sportswear Company, G Force, Kickers, Kultura Filipino, LA Gear, Marks & Spencer, The Travel Club, Samsonite, Sledgers, TIO2, The North Face; Adidas, Sports Center, Levi's,Victorinox,Alexis, Chronos, Crystal Carat, Emilia's, F&C, Fossil, La Elegancia, Karat World, Time Studio, Lucerne, Moissanite, Ocampo's, Park Lane, TIMEX, Washington Jewelry and Watch Republic.

**Pamper yourself... Relax, Invigorate, Beautify and get healthy with**
Facial Care, Marie France, Marie France for Men, Holiday Spa, Metro Lifestyle Spa, Slimmers World, Svenson International, Chris Sports, Sports Central and Toby's.

**Rev up and feel the pleasure of traveling with**
Polo Air, AudioVox, BCC, Bose, Karr Jackson, Manila Imperial Motor Sales and Wheel Gallery.

Hurry! Experience the thrills of the Holiday rush until December 31, 2006!



Christmas can't get any earlier.

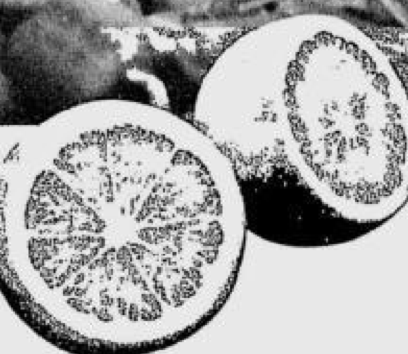
Shop now, pay next year!

Choose from 3, 6, 9, 12, 18 or 24 easy monthly installments.
What's more, enjoy up to twice your credit limit*!

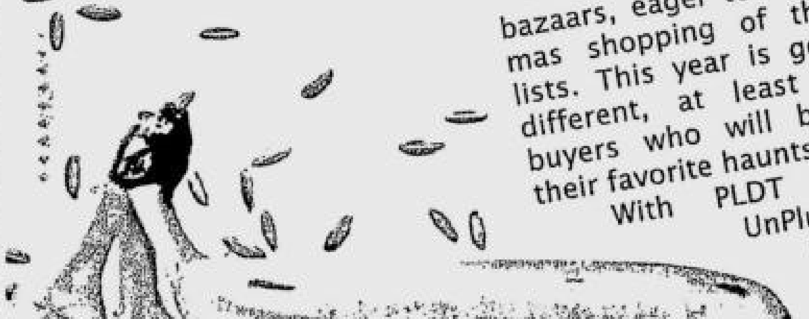
*Subject to credit criteria, until December 31, 2006 only

Per DTI-NCR Permit No. 3524 Series of 200

swup
Shops.Work UnPlugged
AT BAZAARS
MARKET & CO



# Cash Card?



With Christmas Eve just around the bend, more and more people are flocking to bazaars, eager to cross Christmas shopping of their to-do lists. This year is going to be different, at least for some buyers who will be prowling their favorite haunts.

With PLDT Shops.Work UnPlugged or SWUP, buyers can have the option to pay in card – wherever the store is. Consumers can now use their credit and debit cards at SWUP wireless card swipe terminals which every store owner can deploy on site.

It's quite a leap from the days when you had to carry cash as you checked for bargains in almost every tiangge store you could spot . "Do I still have enough cash for this item? How I wish I could use my credit card here." These were typical thoughts we had, especially as the pressure built up to December 24. Today, stores are thankfully more accommodating. They can now accept card payments from any impulse buyer using SWUP wireless swipe card terminals.

PLDT SWUP, through Equitable Card Network, processes Mastercard, VISA, JCB and AMEX credit card payments. Just as it gives customers more options and convenience, it gives business owners appreciably more customers.

"Impulse buying is strong during Christmas bazaars," says one veteran tiangge participant, "Lists or no lists, inevitably buyers will see 'must-haves' as they cruise down the aisles." With SWUP, we will see more stores with wireless card swipe terminals making convenient credit & debit card purchases a reality almost anywhere, giving customers more reasons to make the buy right there and then.